

## Brooks Macdonald Asset Management Premier SIPP

### The service

The key elements and benefits of the Brooks Macdonald Premier SIPP are:-

- Expert investment management service that considers all asset classes.
- The inclusion of protected rights funds from 1<sup>st</sup> October 2008.
- No annual SIPP administration fee for accounts that hold £150,000 and over\*.
- Premier Pension Service's specialisation in high net worth personal administration.
- Lower, medium and higher risk options to suit the risk appetites of most investors.
- 24 hour online access to investment account and six monthly valuations sent by post.
- The opportunity to extend the SIPP at any time to accommodate clients who want to include commercial property purchases (different terms and conditions will apply).

\*All funds must be managed by Brooks Macdonald and run via a PPS member bank account. Full terms and conditions are available on request or online at [www.premierpensionservices.co.uk](http://www.premierpensionservices.co.uk)

### Administration process

All SIPP administration, other than that concerning investment management, will be carried out by Premier Pension Services (PPS). We have worked with PPS to develop processes that simplify the establishment and administration of the SIPP including the movement of funds.

All funds will be held in the client's dedicated Brooks Macdonald account with all transfers, in and out, being facilitated by PPS.

PPS will take care of reclaiming appropriate tax relief for clients that are making contributions.

Throughout establishment of the SIPP PPS will liaise with the client's financial adviser on any transfers involved.

### Why delegate to a discretionary investment manager?

In our opinion proactive investment strategies are the best way for pension assets to meet their objectives. Delegating this important role to an Investment Manager ensures the investments held are constantly reviewed and managed to achieve the best risk adjusted returns possible.

An IFA has the role of overseeing an entire retirement plan allowing the investment manager to concentrate on only the investment part of the pension, to which they can dedicate their attention on a full time basis.

### Why Brooks Macdonald Asset Management?

At Brooks Macdonald we work solely on managing, implementing and developing investment strategies. We apply a rigorous risk management approach which ensures our Investment Managers only manage portfolios within the boundaries and objectives set by our clients and their advisors.

We have extensive experience in working together with financial advisers to achieve common goals. We manage over £1bn of assets, of which over 65% of is held within SIPPs.

### How do we manage investments?

Our flexible investment management process can be seen in our forward thinking approach to investing. Consideration of all asset classes in portfolio construction ranges from Equities, Bonds and Structured Products, to Hedge Funds, Alternatives, Cash and Property. All of these asset classes are considered, and exposure to each sector can be achieved via a complete range of investment vehicles.



## The Brooks Macdonald Premier SIPP

### Brooks Macdonald Asset Management

Brooks Macdonald Asset Management is the investment subsidiary of Brooks Macdonald Group plc, the independent specialist wealth management group.

We have offices in Mayfair, Manchester and Winchester and manage assets on behalf of private clients, pension funds, charities and trusts.

Established in 1991 we were founded by three individuals who still retain key positions in the company today. We were pioneers of fee-only fund management and remain one of the few to pass on institutional dealing terms to private clients.

As one of the first firms to embrace open architecture we give private clients full exposure to a range of leading investment managers and strategies.

### Premier Pension Services

Originating in 1985 as an independent trustee company, Premier Pension Services has established itself as one of the leading providers of services to both SSAS and SIPP clients and their IFAs within the UK.

Premier Pension Services is a division of JLT Benefit Solutions Ltd a wholly owned subsidiary of the Jardine Lloyd Thompson Group - one of the largest providers of pension administration services in the UK.

"We are delighted to be working with Brooks Macdonald Asset Management by providing the Premier SIPP administration services."



*Nigel Manley*  
Head of Self Invested Pensions  
Premier Pension Services  
September 2008

### Charges

- Up to 4% initial portfolio establishment fee\*
- 1.5% annual management charge\*
- No additional dealing costs
- No set up or annual SIPP administration fee providing funds under management with Brooks Macdonald exceed £150,000 (please refer to terms and conditions for full details)
- Underlying charges may apply which will vary according to the specific assets within the portfolio

\*part of which may be paid to your financial advisor

### Contact Us

	Brooks Macdonald Asset Management	Premier Pension Services
Telephone	020 7408 5860	029 2055 7000
Email	info@bm-am.com	pps@jltgroup.com
Website	www.bm-am.com	www.premierpensionservices.co.uk

Investors should be aware that the price of units in this fund and the income from them can go down as well as up and that neither is guaranteed. Past performance is not necessarily a guide to future results. Investors may not get back the amount invested. Changes in rates of exchange may have an adverse affect on the value, price or income of an investment. Investors should be aware of the additional risks associated with funds investing in emerging or developing markets.

The information in this document does not constitute advice or a recommendation and you should not make any investment decisions on the basis of it. This document is for the information of the recipient only and should not be reproduced, copied or made available to others.

Premier Pension Services is a division of JLT Benefit Solutions Ltd, which is authorised and regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 02240496. VAT No. 244 2321 96.