

## Self Invested Pensions



as diverse as the clients who buy them

# Premier Pension Services supports clients and their IFAs through the changing world of pensions

## We will:

Allow you to take control of your pension investments;

Help you chose an investment policy that totally suits you;

Ensure you use all of the freedom of choice available on investment selection;

Avoid being committed to restrictive insurance products; and

Through innovation build new products and services.

## We have a range of services to support IFA's whose client base includes:

- Large corporate organisations
- Small to medium sized enterprises
- Groups, professional bodies or societies
- Affinity based organisations
- Individuals who value bespoke pension planning and the flexibility a self-invested pension brings.

# Premier Pension Services

Independent Financial Advisers (IFAs) choose Premier Pension Services (PPS) because of the quality and value of our self-invested pension offerings.

Our success is based on providing innovative solutions and creating opportunities for clients through in-house technical expertise, the support of our dedicated team of administrators and our self developed IT systems.

We believe in a culture where long-lasting client relationships and first class client service is central. Our aim is to form a relationship of understanding, trust and collaboration and through this relationship we work with you to help your clients realise their financial goals.

**No-one knows your clients better than you –  
and why we know we're here to support you in  
delivering the best self-invested pension service  
to your clients.**

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## The PPS difference

Right from the outset you will be given a dedicated point of contact, with experience in your sector, whose responsibility is to ensure we deliver on our quality and value service promise.

We work with you to clearly establish your objectives; sense checking at key stages to ensure we understand the exact requirements. We then develop, and crucially, service all our solutions in house – not by third parties.

Our services are complemented by the added flexibility of a modern fund supermarket giving the IFA the opportunity to manage a client's investment portfolio online – with transparent costs.

The breadth and range of investment opportunities we can provide is only limited by your imagination (with due deference given to HM Revenue & Customs' guidance, and current legislation). We support the active management of any self-invested pension solution and it is a core part of any PPS SIPP or SSAS programme.

Self Invested Personal Pensions



*Flexibility*

# Self Invested Personal Pensions

## It's all about you and your clients

At PPS we recognise that the fundamental feature of a Self Invested Personal Pensions (SIPP) is the separation of pension administration from investment choice and advice.

We deliver every component of a SIPP; from the widest choice of investment opportunities to superb technical advice and support; *leaving you free to do what you do best – deliver a first class service to your clients.*

Building on our already wide experience in the provision of SIPPs to individuals, we have developed into other relevant areas where our product adds real value and client solutions.

## Corporate / Group SIPP solutions

Adding a SIPP solution to the overall portfolio of employee benefits an employer offers can help recruit, retain and motivate staff; be they directors and executive teams or the entire workforce.

We are experienced in advising IFAs and their corporate clients who want to develop SIPP offerings allowing employees to maximise the main benefits of pension simplification; new limits on pension funds, concurrency and the removal of the requirement to buy an annuity.

Larger employers are increasingly looking to structure schemes that work alongside existing occupational pension scheme arrangements offering tailored solutions for staff to invest save as you earn shares and share options or by apportioning all or part of their annual bonus.

As each SIPP within a group SIPP scheme can, and indeed should, be individually tailored to the member's requirements this provides excellent opportunities for advisors to consolidate and extend their advice from the corporate to the individual client.

## Affinity Groups

As with corporate or group schemes; PPS will work with an IFA on product development for any professional body or society to create a SIPP with 'USPs' recognised and valued by the membership.

Offering access to a quality SIPP product can often help to increase and retain an affinity membership.

## Syndicated and Individual Property Purchase

Commercial property purchase is an increasingly common element of a self-invested pension and is a particular strength of PPS.

We manage the entire process on your behalf; from risk analysis to pooling and co-ownership, loans to deriving rental income.

## Fund Supermarkets

All of our SIPP members and their IFAs have access to an online fund supermarket for the purchase and sale of unit trusts, OEICs, stocks and shares. This allows members to monitor and manage their more routine investment planning and thereby compliment the more specialist investment needs.

Small Self Administered Schemes



*Growth*

# Small Self Administered Schemes

## Let's not forget the Small Self Administered Schemes

Despite the trend to move from Small Self Administered Scheme (SSAS) to SIPP, there are often very strong reasons why your clients should stay with their current SSAS or even establish a new one.

So, while some insurers move away from SSAS arrangements, and remove the associated technical support, we are staying firmly in the SSAS market. As evidenced by our decision to continue as a Scheme Administrator.

We'll take on existing SSAS arrangements, create new ones and provide the often highly technical support and advice required to run successful SSAS arrangements.

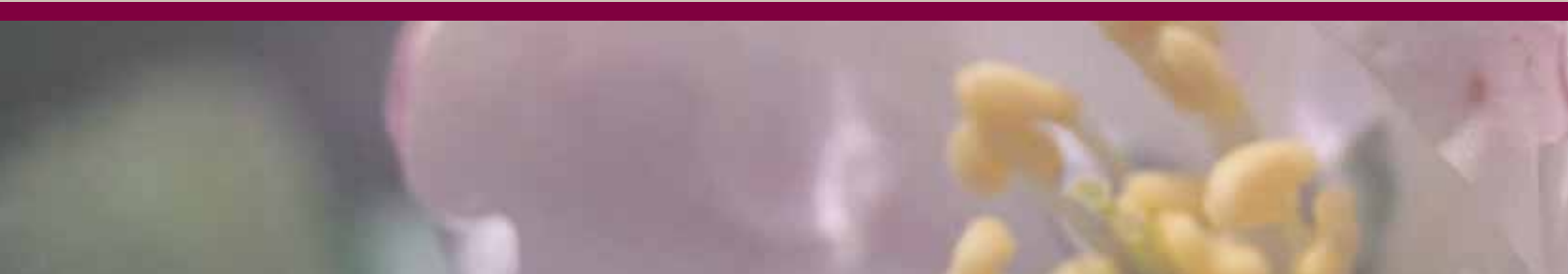
## SSAS

PPS provides exceptional value for money SSAS packages for IFAs and their clients through strategic partnerships, carefully designed services and systems, individual and bespoke client management and a common sense approach to communication and operational decisions.

Our package of SSAS products covers:

- Pure SSAS
- Third party administration, including Hybrid schemes
- Takeovers
- Conversions from Executive Pension Plans (EPPs)

Value, Simplicity & Innovation



*Investment*

## Value, Simplicity & Innovation

The deciding factors when choosing a self-invested pension partner are often the value associated with the proposed solution, and the simplicity of the set up.

We believe in transparent costing; after all it's the only way you can measure our value. When proposing solutions, we will highlight all costs associated with the scheme, usually offering various cost scenarios.

Simplicity is vitally important. The self-invested pension concept is simple and should not be cluttered with undue paperwork and administration. We keep everything to a minimum of fuss and

provide support at every stage of the implementation of your solution. Be assured, if we can keep the paperwork off your desk – we will.

But at PPS we do not stop there – we are continuously working to be innovative in the options and facilities we make available to you.

The world of pensions never stands still; neither do we.

We are happy to discuss the delivery of your SSAS or SIPP programme under your own brand to clients, with our services simply driving the solution.

# Want your brand on the solution?

The advantages a self-branded solution delivery include:

- In competition for new clients your SSAS/SIPP proposition is likely to be substantially different and stronger than other providers;
- Offering a SSAS/SIPP to your clients, already customised to your requirements without the need to research the market, saves significant costs and provides better value to clients;
- Your SSAS/SIPP provides the opportunity to customise output in an “in-house style” or one that will suit particular clients;

## Do PPS have any other service offerings?

### Annual Member Statements

Now that schemes no longer need to produce an actuarial valuation report every third year the scheme members have little information to manage their pension planning. This is why we introduced a new service whereby the member and the IFA have available annual statements providing essential information to assist in pension planning.

### Scheme Accounts Service

Our dedicated in-house accounts team provides an end to end service producing pension scheme accounts, client tax returns as well as scheme valuations and projections, loan interest calculations, and running the PAYE schemes for clients in drawdown.

### Consolidated Annual Report

Building on the member statement and scheme accounts PPS can produce a very powerful annual report focusing on exactly the detail you and your clients need to complete advanced pension and personal financial planning.

There is a vast choice of providers in the market ranging from small online only products through to high end wealth management services – and an equally large range in the quality of service too.

In a market with such a diverse range of choices – it's vital that you choose a partner you can trust.



Premier Pension Services  
is that partner.

PREMIER  
PENSION  
SERVICES

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