Independent SIPP Investment Management:

Gain control of investments within your own pension (UK).

Independent investment management of self-invested personal pensions.

A SIPP is a Self Invested Personal Pension. It is a flexible and transparent personal plan enabling you to gain control of the investments in your own pension. It avoids the detrimental effects of being locked into a poorly performing investment fund or manager. The portfolio can be designed to suit your requirements and you may manage the process of drawing income from your plan in retirement.

Once your specialist pension advisor has confirmed a SIPP is appropriate for you, we can support you to find the best SIPP wrapper to suit your needs. We offer independent investment management of SIPPs through the full range of our services.

A SIPP has many tax advantages covering income tax, capital gains tax, inheritance tax, as well as corporation tax benefits for your employer if they make relevant contributions.

Key Features:

* You have greater control of your investments. You may make the investment selection yourself or you appoint us to make the selections for you.
* Investing money to suit your objectives and risk profile.
* Drawing on the experience of specialist investment managers.
* Possibility of contributing a percentage of your net relevant earnings based on your age at the beginning of the tax year.

Key Risks:

* A SIPP is not a risk free product. Your capital may be at risk due to the investments you hold in the pension arrangement. Past performance is not necessarily a guide to future performance.
* Individual pension arrangements are subject to fluctuation in value and you may realise less than the sum invested in your SIPP.
* The tax treatment of contributions will be dependent upon the Investor’s earned income.
* The tax treatment of pension investments and tax wrappers (SIPPs included) may also change with future legislation.
* If you are unsure about the suitability of the product please contact us for advice.

Associated Services:

* Investment Management Services – Discretionary.
* Advisory Dealing.

For a confidential discussion please contact us on: +44 (0)20 7549 3578 or via our website [www.azpur.com](file:///C:\Users\dchalmers\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\6GN81F30\www.azpur.com).

Disclaimer:

Azpur operates as a division of Credo Capital plc (Credo) under a Trade Name Services Agreement. Credo is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales number 03681529. Registered Office 8-12 York Gate London NW1 4QG.

This communication and all information contained in or attached to it (including, but not limited to market prices/levels and market commentary) (the "Information") is for information purposes only, is confidential, may be legally privileged and is the intellectual property of Azpur LLP . The Information is not, and should not be construed as, an offer, bid, recommendation or solicitation in relation to any financial instrument or investment or to participate in any particular trading strategy. The Information is not to be relied upon and is not warranted, including, but not limited, as to completeness, timeliness or accuracy and is subject to change without notice. All representations and warranties are expressly disclaimed. Access to the Information by anyone other than the intended recipient is unauthorised and any disclosure, copying or redistribution is prohibited. For further regulatory information and our terms of business, please see [www.azpur.com](http://www.azpur.com/) and [www.credogroup.com](http://www.credogroup.com/). If you receive this communication in error, please safely dispose of all copies of it in a timely manner and notify us (by e-mail to clientservices@azpur.com or by telephone on +44 (0)20 7549 3578).