



JAMES HAY
PARTNERSHIP

James Hay Partnership's award winning Modular iSIPP

A new standard for cost effective
and transparent retirement planning.

Modular iSIPP aims to give you the range of investment options you require and the flexibility you want when it's time to start taking your retirement benefits.

For the experienced investor with an extensive or complex pension portfolio or for those just setting out to build a retirement fund.

The Modular iSIPP is a flexible, cost-effective savings vehicle, which lets you switch optional investment modules on and off as your requirements change. This means that you only pay for what you use, while you use it. The optional investment modules are charged for at outset and then annually at the anniversary of the product, if still in use.

At the heart of the proposition is the 'core iSIPP', which provides:



A low-cost Self-Invested Personal Pension (SIPP)

Access to over 3,700 investment funds from leading fund managers through the core iSIPP, our in-house fund platform

A panel of stockbrokers

A range of cash deposit accounts

In addition to the core iSIPP, further investment modules can be switched on and off as your portfolio evolves, when it suits you.



Whole of Market Module - add investments from external providers not available through the core iSIPP, or appoint an investment manager or stockbroker.



Commercial Property Module - add commercial business premises and land.

Why choose the Modular iSIPP?

The Modular iSIPP aims to give you the control and choice you need to manage your investments in line with your evolving pension requirements. The switch on/off concept offers clarity and transparency - you only pay for the modules you need, while you use them. The Modular iSIPP works as either a simple, low-cost SIPP or a competitively priced full SIPP.

Further investment options

The Modular iSIPP is part of the Modular iPlan, which gives you even more choice when planning your investment strategy for retirement. When invested in the Modular iSIPP, the Modular iPlan gives you access to the Modular GIA*; a General Investment Account, and the Modular ISA*.

James Hay Online

Our secure online service makes building your retirement fund even easier. James Hay Online provides the tools and information you need to personally manage your investments including the option to buy, sell and switch Investment Centre funds, and view daily valuations of your plan as and when required.

Please note: The value of investments can go down as well as up and you may not get back your original investment. Tax rules can change in the future and the tax treatment depends on your personal circumstances. For full details of the charges applicable to the Modular iSIPP, please refer to the Modular iSIPP Charges Schedule available on our website.

* Details available on request.

For further information on the Modular iSIPP, please visit our website at:



www.jameshay.co.uk

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