

Providing **exceptional products** to help administer and manage your client's pension.

Xafinity SIPP & SSAS Products Overview



Get in touch...

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xafinitySIPP

The Xafinity SIPP is a 'full' SIPP product aimed at more sophisticated investors who wish to maximise investment choice through all acceptable investment types. With full investment flexibility, the Xafinity SIPP also supports commercial property investment (one of our specialist areas), unlisted shares and other investment types.

At a glance

- No set up fee. Closure fee applies
- Annual fee of just 0.24% of SIPP assets (minimum and maximum fees apply)
- Unlimited number of investment types/products can be held
- Whole of market investment choices – including Platforms, WRAPs, Fund
- Supermarkets, managed funds, investment trusts, unit trusts and OEICs
- Commercial property & land investments
- Non-standard investments subject to review and client status
- Joint / family SIPPs available with shared fees for jointly owned assets
- On-line valuations available to members and financial advisers
- Comprehensive retirement options available, including flexi access drawdown and uncrystallised funds pension lump sums



'We placed our first two SIPP clients with Xafinity in February 2017 and there was an urgent property purchase to complete. This SIPP had transfers-in, new contributions and a third party property purchase to conclude and we were delighted to see the property purchased within 28 days of the SIPP commencement date.

A fantastic achievement from the many parties involved and we would not hesitate to recommend Xafinity as a SIPP provider for our clients.'

Paul Christie, Director
Christie Financial Planning Ltd
Chartered Financial Planners

Find out more information at:
www.xafinitysipp.com



simplySIPP

SimplySIPP is a great value SIPP if you don't immediately need the full investment options offered by the 'full' Xafinity SIPP, but you still want the control that 'whole of market' investment choice brings. Costs are kept low with up to two investment accounts – and this isn't as limiting as it might sound. With just a single investment account, **SimplySIPP** can access thousands of investments through a Discretionary Fund Manager / WRAP / Platform / Fund Supermarket account. Adding a second investment account allows you to access other funds and investments in the same way, plus gives you the freedom to take two different investment strategies should you so wish.

At a glance

- Up to two investment accounts per SIPP - whole of market choice
 - Discretionary Fund Manager accounts
 - Platforms, WRAPs, Fund Supermarket accounts
 - Deposit accounts
 - Structured products (subject to review)
 - Managed funds (including investment trusts, unit trusts and OEICs)
- No minimum fund value
- Free, simple 'promotion' to the Xafinity SIPP if more / additional investments are needed
- Comprehensive retirement options available including:
 - Flexi-access drawdown
 - Uncrystallised funds pension lump sums
- Online valuations available to members and financial advisers



Find out more information at:
www.xafinity/simplysipp.com

'The service I've received from Xafinity has been nothing short of first class. The hands on technical assistance I get from my Business Development Manager has been of a high standard and way above that received from other providers in the past. Any queries I've had have been dealt with promptly and professionally which gives me great confidence when recommending Xafinity to my clients.'

John Katsouris
John Katsouris & Company



xafinitySSAS

Established in 1979, we are one of the largest and most respected SSAS providers in the UK.

We administer SSAS for thousands of members.

At a glance

- Unlimited number of investment types/products can be held
 - Loans to 'sponsoring employers' (a SIPP can't offer this type of investment)
 - Commercial property & land investments
 - Investments in funds – choose from the whole of market – Platforms, WRAPs,
- Fund Supermarkets, Trustee Investment Plans, etc.
 - Stockbroker and Discretionary Fund Manager (DFM) account
 - Non-standard investments (subject to technical review and client status)
- Comprehensive retirement options available including flexi access drawdown & uncrystallised funds pension lump sums.



SSAS Loanbacks

A SSAS can lend up to 50% of the value of the net scheme assets to the sponsoring employer as long as five basic requirements are met, one of which is the minimum interest rate is set at 1% above 'bank base' rate.

Free new SSAS set up service

- Provide new Trust Deed and Rules
- Accept an appointment as Scheme Administrator or Scheme Practitioner (giving you and your client choice)
- Provide you with your own experienced professional administrator to guide you and your client through the set up process. This person will remain your contact
- Client meeting – face to face support from one of our Business Development Managers including accompanying you to your offices or clients' premises.

Free SSAS Takeovers

- Comprehensive review of the existing scheme
- Technical feedback on the SSAS and any administration issues that need to be addressed
- Draft SSAS takeover deed to appoint a new scheme administrator/practitioner
- Ongoing technical and administration support.

'Direct contact with the team dealing with complex and unusual cases is invaluable, this is exactly why we use Xafinity.'

IFA

Find out more information at:

www.xafinitySSAS.com



Why Xafinity?

Xafinity - a strong track record & experience

Xafinity plc is the UK's largest pure pensions specialist, employing over 900 people, across 15 UK sites. We've been specialising in pensions since the 1970s.

Xafinity SIPP Services Ltd (XSSL) administers pension schemes for thousands of SIPP & SSAS clients with assets held of almost £1.9bn. We have been administering SSAS since 1979 and SIPPs since 2004.

Financial strength

Xafinity plc is a significant and very successful pensions specialist which is listed on the main market of the London Stock Exchange. In January 2018 it completed the purchase of Punter Southall's actuarial, investment and administration business and now has a turnover in excess of £110m. XSSL is authorised and regulated by the Financial Conduct Authority (FCA) and hence must hold an appropriate level of capital in order to continue to be allowed to accept SIPP business. As part of the Xafinity plc, XSSL has significant financial backing, and typically holds materially more capital than required by the FCA. We are profitable and have ready access to additional capital should this be required.

Treating Customers Fairly (TCF)

TCF is embedded in the business. We have a number of principles that apply to the whole of our business, which are linked to the FCA's six key customer outcomes. Taking each of these, Xafinity:

1. treat customers fairly – it's central to our culture
2. products and services are designed and targeted appropriately
3. customers receive clear information and are kept appropriately informed at all times
4. advice is suitable and takes account of customer circumstances (NB Xafinity do not provide any advisory services for SIPP or SSAS clients)
5. products perform as customers have been led to expect and we strive to exceed our service standards
6. customers don't face unreasonable barriers in changing product, switching provider, submitting claim or making a complaint.

Working with Xafinity includes:

- highly rated flexible products, designed for a lifetime
- dedicated, named administration consultants
- fees & costs: transparent and fair
- robust systems, controls and business continuity
- compliance monitoring and control on regulatory issues
- due diligence undertaken on all investments.

Financial Services Compensation Scheme (FSCS): protection

Our SIPPs are written under a Single Trust scheme structure and none of the underlying investments are provided by Xafinity. As such, the protection offered under the FSCS depends on the nature of the investments held by the SIPP.

Our SSAS is similar in that although it is written under trust, none of the assets are provided by Xafinity.

Complaints

We rigorously capture and record all complaints in accordance with the FCA guidelines and follow strict processes to ensure they are reviewed and dealt with professionally and empathetically. We are passionate about learning from our mistakes. As a result, the complaints levels for our SIPP & SSAS are low.

Service

We have published service standards and we track everything against those standards to ensure we provide you with excellent service. Dedicated, named Xafinity consultants mean that advisers and clients have direct contact with the person closest to their SIPP / SSAS administration. We run client and adviser surveys regularly. Our surveys tell us:

- **90%** of our clients say we're and helpful knowledgeable
- **93%** of financial advisers feel they are provided with good technical support, fee information and product details.
- **90%** of financial advisers using Xafinity SIPP rate our service as 'fast and efficient'
- **91%** of clients are satisfied with our set up process
- **95%** of our SIPP members find our documentation clear and easy to understand.

The SIPP Property Specialists

We accept a wide range of commercial properties in the Xafinity SIPP.

We are specialists in property SIPPs and our SIPP property team is very experienced.

We hold over 1,800 UK commercial properties within our SIPP and SSAS portfolio.

Our service is excellent and we will keep you informed through every step of the process.

- A flexible approach to property investment
- Solicitors – clients can select their preferred solicitors for the property purchase, or choose from our panel
- Surveyors – clients can select their preferred RICS surveyors for valuations, or use our recommended one
- Lenders – clients can select their preferred lenders if borrowing is required, or we can provide details of banks
- Insurance – clients can choose their own property insurance partners, or use ours.



For new business queries:

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Xafinity SIPP Services Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Registration Number is 461791. You can check this on the FCA's website at www.fca.org.uk/register. Registered Offices. Xafinity SIPP Services Limited (SC069096) is registered in Scotland at Scotia House, Castle Business Park, Stirling, FK9 4TZ. Xafinity Pension Trustees Limited (01450089) is registered in England & Wales at Phoenix House, 1 Station Hill, Reading, RG1 1NB. 289XSP(i) (02/18)