talbotandmuir

Providing Administration to Self Invested Pensions

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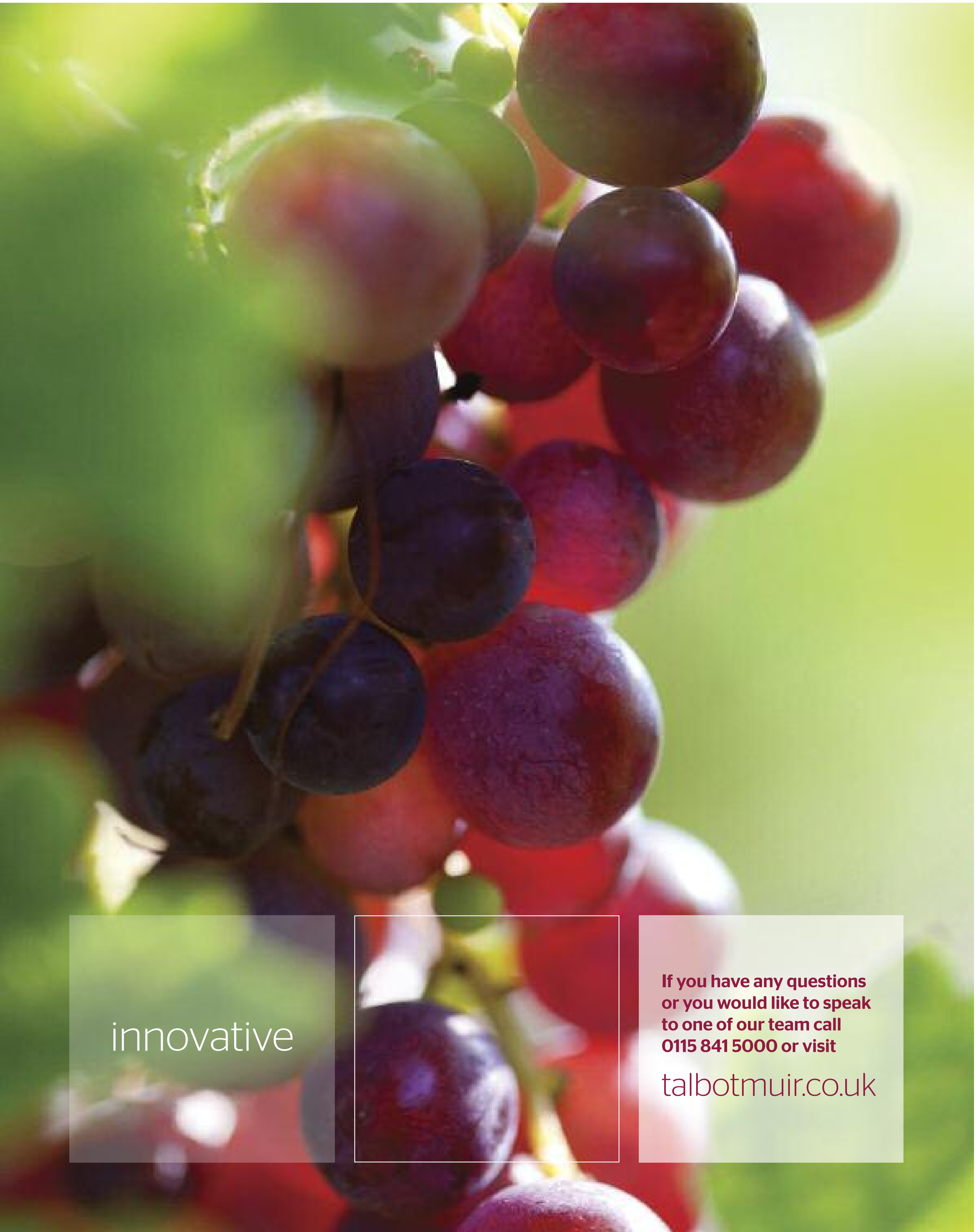
SIPP
Elite Retirement Account

Innovative
Independent
Bespoke



Talbot & Muir is an independent company specialising in the provision of administration, trustee and technical services for fee-based pension arrangements.

Experienced & Independent

Talbot & Muir was founded in 1993 by Brian Talbot and Graham Muir to provide pension administration and trustee services to Self Administered Pension Schemes. Our own SIPP product, the Elite Retirement Account, was launched in January 2000 in response to market demand and changes in pensions legislation. By combining an innovative and flexible approach to self-investment, whilst dispensing with unnecessary bureaucracy, we have developed a reputation as specialists within this market.

As a dedicated SIPP provider, to allow us to focus on what we do best and to avoid any potential conflict of interest, Talbot & Muir do not offer any investment or financial advice. The majority of our business is in conjunction with professional advisers wishing to operate SIPPs on behalf of their clients.

With effect from 6th April 2007, Talbot & Muir were authorised by the Financial Services Authority to operate SIPPs in accordance with new regulations which came into force at that time.

Compliant

A Self Invested Personal Pension (SIPP) is a registered pension scheme. Like all registered pensions schemes, SIPPs act as a vehicle to save for retirement, being afforded the same generous tax incentives by Her Majesty's Revenue and Customs (HMRC). However, the increased flexibility provided by SIPPs gives the member greater choice over how the assets of the pension fund are invested and how the benefits may be taken.

For more information about SIPPs, please request our Key Features Document, which covers aspects such as eligibility, contributions, pension benefits, taxation, and many others. This document should be read in conjunction with advice sought from an independent financial adviser as to the suitability of such an arrangement.

If you want to know more about the types of investments you can make with the assets of your SIPP, please contact us or visit our website.

The choice and diversity that is available to SIPPs mean that although it may appear to be the most suitable vehicle for planning your retirement, it can also be one of the most complicated. Therefore, we must stress the importance of taking advice from an authorised financial adviser before establishing a SIPP.

Please be mindful that we are not able to provide any advice as to the suitability of a SIPP for your purposes or any investments you may be seeking to make.

Creating Options

The Elite Retirement Account offers all of the investment flexibility you would expect from a pure SIPP. We have no panel of investment funds or fund managers that we insist you should use, and you will not be charged a higher premium for using any fund manager of your own choice. This is not the case with most personal pensions, and even with some SIPP products.

We allow investments in more esoteric asset classes, such as unlisted company shares. As part of this process we will provide you with any technical assistance you may require in order to be certain that the investment is permitted by HMRC, and to place this as efficiently as possible.

When investing in commercial property, you can be sure that Talbot & Muir have many years of specialist experience in this area, and that the Elite Retirement Account represents one of the most cost-efficient platforms for this type of transaction.

In the Elite Retirement Account you will have access to most of the income options in retirement that legislation will allow, including capped and flexible drawdown.

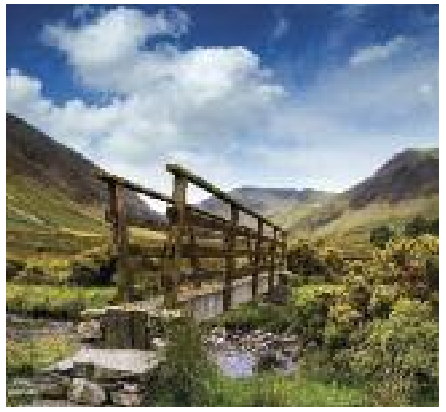
For the full range of permitted income strategies you could consider our alternative SIPP product, the Flexible Retirement Account, which not only offers all of the investment flexibility you would expect from a pure SIPP, but also allows you to take advantage of the full range of income options in retirement, including Scheme Pension.

Unlike capped drawdown, which involves a maximum annual income calculated only with reference to your fund size, age and gender, a scheme pension calculation takes account of other factors, including your health and attitude to risk, to provide an income tailored to the maximum allowable based on your particular circumstances.

Plan Features

	Elite Retirement Account	Flexible Retirement Account
Can accept transfers from other pension schemes	■	■
Can accept transfers of protected rights benefits	■	■
Can invest in the full range of HMRC permitted investments	■	■
Can invest in commercial property	■	■
Can be paid into trust on death	■	■
Can be used to pay a capped drawdown pension	■	■
Can be used to pay a flexible drawdown pension	■	■
Can be used to purchase an annuity with a third party	■	■
Can be used to provide a scheme pension		■
Each policy written under a separate Master Trust		■

independent



Supporting IFAs

We work closely with professional financial advisers who utilise our specialist SIPP administration services for their clients. We support and provide an invaluable technical resource for you to draw upon when advising on retirement planning strategy and the feasibility and mechanics of underlying investments. Currently, the majority of new applications we receive are from clients who have been introduced to us through their professional advisers.

We provide a personal service to you and your clients. In contrast to many of our peers, we do not departmentalise our administration function, and we actively avoid the faceless call-centre approach that many of them have adopted. Your client will receive "cradle to grave" administration from a single administrator assigned to them from inception.

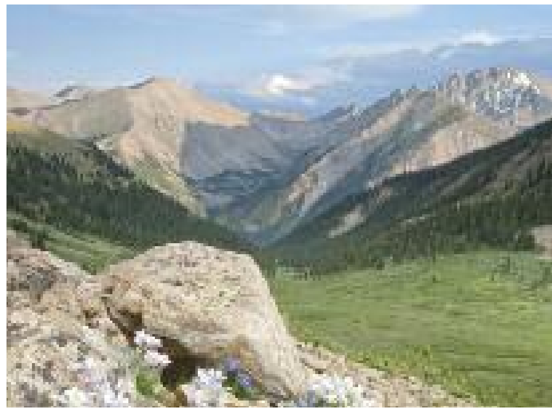
We do our utmost to ensure that each IFA who refers clients to us has a designated administrator who will look after all their clients' schemes. In addition to this, you will have a consultant available to you to discuss complexities surrounding pensions legislation.

We have formed strategic alliances with many professional adviser firms who have established "white labeled" arrangements utilising our SIPP and administrative services. If you wish to discuss the feasibility of such an arrangement for your company, or simply find out more about how such an arrangement works, please contact us.

By combining an innovative and flexible approach to self-investment, we have developed a reputation as specialists within the market.

Competitive

In addition to providing a superior administrative and trustee service, we believe that it is important to both advisers and clients that we offer competitive charges. We strive to ensure that our fee-based services are indicative of work undertaken, rather than adopt a rigid and inflexible charging structure.



Getting Personal

The principals of Talbot & Muir are amongst the most respected individuals within the pensions industry, and have been personally involved in the development of SIPPs since their inception in 1991. Individually and collectively, they possess an enviable amount of experience in working with SIPPs and unsurpassed knowledge of how they can be utilised within a commercial environment.

As well as overseeing the day-to-day running of Talbot & Muir and focusing on business strategy to ensure that the company is at the forefront of the SIPP market, the principals also act in a consultancy capacity to existing and new professional advisers and business introducers.

Brian Talbot

Brian has been involved in pensions for over 40 years, including a stint as Managing Director of a leading national SSAS/SIPP provider. In 1993, together with Graham Muir, he formed Talbot & Muir, creating a specialist pensions consultancy and administration company offering specialist services to owner-manager companies and their advisers.

David Bonneywell

David brings a wealth of experience in working within the self invested pensions market. He was previously involved in the banking sector and, since moving into the pensions industry, has held senior positions with some of the most well-known and highly-regarded organisations in the market. David joined Brian Talbot and Graham Muir in 2003, when Southall Asset Management was acquired by Talbot & Muir.

Graham Muir

Graham originally trained as a Chartered Accountant before embarking on a career within the pensions industry. Graham draws upon this experience now when dealing with many of his professional connections and their clients. After six years of working in the SSAS/SIPP administration industry, during which Graham undertook a number of roles ranging from consultancy to discretionary fund management, Graham joined forces with Brian Talbot to establish Talbot & Muir in 1993.

Keeping in Touch

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