

## Press release

**29 June 2016**

### Launch of The Talbot and Muir SIPP

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**Talbot and Muir, the independent self invested personal pension (SIPP) and small self administered scheme (SSAS) specialist, has announced that it has completely revamped its SIPP product available exclusively through regulated advisers. The Talbot and Muir SIPP will replace the existing product range that includes Elite Retirement Account (ERA) and Simple Retirement Account (SRA), will have no set-up fees for online applications, with clients only paying for the modules that they use.**

The Talbot and Muir SIPP brings all the advantages of the previous products together in one simple package, making it easy for advisers and their clients to enhance or simplify their investment strategy through accumulation and drawdown. The product is competitively priced, with no set-up fees, online applications, and an upgraded adviser portal, coupled with the high levels of service, administration, and technical back-up that advisers have come to expect from Talbot and Muir.

**Graham Muir, Director, Talbot and Muir, said:** “The pension market is changing beyond recognition. To ensure that we are providing advisers and their clients with the facilities that they need, we have developed the new product. This has been done in conjunction with advisers, and creates a SIPP product for life. When a client’s circumstances change, they won’t have to move to a different product or provider, saving both time and money for advisers and their clients.”

**Key product highlights:**

- A single SIPP product with tiered pricing, so clients only pay for what they use
- Offers a wide range of investments, using the same investment wrapper for different client needs
- Provides a full range of retirement options
- Technical back-up
- No investment panels
- Commercial property specialists
- Genuinely a ‘SIPP for life’

**Carl Lamb, Managing Director, Almary Green said:** "With the needs of our clients constantly changing it is important for us to partner with firms that continue to innovate and to look to the future. The launch of the Talbot and Muir SIPP shows their deep understanding of the market and what we and our clients need. The modular nature of this product means it is exceptional value and is an innovative move for this provider.

"The improvements in their adviser portal and the simplicity for the client and ourselves makes this a win-win for a company that already delivers high levels of administration, technical support and service."

**Claire Trott, Director, Head of Pensions Technical, concluded:** "A complete bugbear for advisers is having to move pensions for clients as well as the cross-subsidy of fees which occurs in some "all encompassing" products. It creates additional administration for everyone when clients have to switch products to access additional services, not to mention the cost! The Talbot and Muir SIPP has a tiered pricing system so that clients only pay for what they use, avoiding any cross-subsidy and making the fees clear and easy to understand. This offers complete flexibility with a wide choice of investments available. You can work with any partner or platform that meets our due diligence requirements, and it removes the hassle of having to switch from one SIPP provider to another if a client's investment requirements change. Feedback on the product has been really good so far, and we look forward to rolling this out."

<b>Annual administration fee – level one</b> <ul style="list-style-type: none"><li>• Default bank account</li><li>• Single investment or investment portfolio</li></ul>	£195*
<b>Annual administration fee – level two</b> <ul style="list-style-type: none"><li>• Default bank account</li><li>• Multiple investments or investment portfolios</li></ul>	£345*
<b>Annual administration fee – level three</b> <ul style="list-style-type: none"><li>• Default bank account</li><li>• Multiple investments or investment portfolios</li><li>• Single commercial property</li></ul>	£770*

\*plus VAT

For further information on Talbot and Muir, please visit their website at <http://www.talbotmuir.co.uk>

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## Contacts

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## Notes to Editors:

Formed in 1993 initially as a specialist SSAS provider, Talbot and Muir are a high quality independent provider of SIPP and SSAS products distributed via Financial Advisers. Talbot and Muir entered the SIPP market in 2000 in response to a growing need for tailored solutions for their clients who wanted something other than “insurance company mentality”. The aim is to provide a personal and professional service to all advisers and their clients, with access to all levels in the business from named administrators to the principals of the company.