



Ten facts about the Select Retirement Account that we believe make it different...

- 1) **It enables you to combine the certainty of cash investments and the long term growth potential of asset backed investments within the same SIPP.**

This gives you the ability to separate part of your pension where the certainty offered by cash is helpful, for example short term income requirements, and the remainder, where the longer term growth potential offered by asset backed investments can provide real returns in excess of inflation.

- 2) **It enables you to de-risk your drawdown portfolio.**

The cash element can be used to help to mitigate sequence of returns risk by giving you the option of withdrawing income from the cash element of your account if asset backed prices are depressed.

- 3) **It enables you to tailor the mix of cash and asset backed investments to suit your needs.**

You can therefore choose an appropriate mix of investments based on your personal situation and tolerance for risk.

- 4) **It enables you to change the mix between cash and asset backed investments over time.**

You may therefore alter your investment mix to take into account changes in investment markets, changes to your required income benefits and changes to your lifestyle and financial planning needs.

- 5) **It enables you to invest in a choice of risk rated model portfolios and/or choose your own investments via a platform.**

The model portfolios are managed by Quilter Cheviot and we offer access to a wide choice of market leading platforms.

- 6) **The cash element provides you with certainty and market leading cash returns.**

The cash element only invests in cash deposits from an extensive panel.

- 7) **The cash element only invests with FCA regulated institutions that are participants in the FSCS or with NS&I who are backed by HM Treasury.**

Cash investments are arranged so that all investments are designated in the name of the individual member.

- 8) **The cash element limits your exposure to any single financial institution to the current FSCS maximum, including future interest.**

Your money is therefore always protected by the Financial Services Compensation Scheme (FSCS).

- 9) **The cash element offers access to a range of financial institutions via an extensive panel that is regularly reviewed.**

This helps to ensure that the interest rates available are competitive and that new institutions can be added as needed.

- 10) **It has a low charge that is fully disclosed within every Personal Quotation.**

We make a charge for setting up and managing the cash element of your account and take account of this before calculating the profile of the cash benefits you have selected. There are no additional charges for account set-up, transfers in, additional contributions, benefit crystallisation if undertaken at outset or payment of benefits. If you maintain a minimum balance of £50,000 in an IM Optimum Portfolio, there is no annual fee, otherwise the annual fee is £195. Any time-costed charges applicable to non-standard work are as detailed in the Fee Schedule within the Key Features Document. If applicable, platform charges will be determined by the platform chosen by you and your adviser.

IMPORTANT NOTE

This document is intended to highlight some distinctive features of the Select Retirement Account. It is not intended to be a comprehensive description of the product and should be read in conjunction with the Customer Guide and Key Features of the Select Retirement Account. You should not take, or refrain from taking, any action based on this information. Investment performance is not guaranteed and might be lower than expected. This information is not advice and if you are unsure about the suitability of an investment, you should seek Independent Financial Advice.

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