

Sippchoice Bespoke SIPP

Investment Request Form (from 27 April 2018)

If you would like to make a new investment in your SIPP then please read the notes at the end of this form carefully. Then complete this form and return it to Dentons Pension Management Limited ('Dentons') together with the investment documentation and application form (please do not sign the investment application form since we will need to do this).

Please do not use this form for property investments. There is a separate investment request form for property investments and this can be downloaded from the Literature page of our website.

Please note that we reserve the right to decide which investments can be held in your SIPP and not to proceed with investments that do not satisfy our due diligence procedures or any other requirements that we may specify. Furthermore, we will not accept any responsibility for the performance or liquidity of any investments that we do allow to be held in your SIPP.

Part 1 - Please complete in all cases

1:1 Member details

1. Name	
2. Date of birth	
3. SIPP membership number	

1:2 Investment details

1. Name of the proposed investment																													
2. Description of the proposed investment																													
3. Amount to be invested	£																												
4. Investment type	<table border="1"> <tr> <td colspan="2">Standard Investment</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Deposit account</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Managed pension fund</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Quoted security</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Regulated collective investment scheme</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Fund manager: discretionary</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Fund manager: advisory</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Investment platform</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Other standard investment</td> </tr> <tr> <td colspan="2">Non-standard investment</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Unquoted UK company</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Unregulated collective investment scheme (UCIS)</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Loan to an unconnected UK company</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Other non-standard investment</td> </tr> </table>	Standard Investment		<input type="checkbox"/>	Deposit account	<input type="checkbox"/>	Managed pension fund	<input type="checkbox"/>	Quoted security	<input type="checkbox"/>	Regulated collective investment scheme	<input type="checkbox"/>	Fund manager: discretionary	<input type="checkbox"/>	Fund manager: advisory	<input type="checkbox"/>	Investment platform	<input type="checkbox"/>	Other standard investment	Non-standard investment		<input type="checkbox"/>	Unquoted UK company	<input type="checkbox"/>	Unregulated collective investment scheme (UCIS)	<input type="checkbox"/>	Loan to an unconnected UK company	<input type="checkbox"/>	Other non-standard investment
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Standard investments must be capable of being accurately and fairly valued on an ongoing basis, readily realised whenever required (up to a maximum of 30 days), and for an amount that can be reconciled with the previous valuation.

Non-standard investments are subject in each case to our agreement and various conditions. In order to satisfy our regulatory responsibilities we will carry out due diligence on non-standard investments before making a decision on whether they can be held in your SIPP and also check that you are fully aware of the risks involved and any potential difficulties in selling these investments.

Please see section 2 of the Notes at the back of this form for further details.

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1:3 Vendor details

Is your SIPP buying the investment from you or from a connected person	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If Yes, please provide details of the vendor and of your connection with the vendor:				

1:4 Payment details

1. By a cheque (there is no charge for payment by cheque and it normally takes 3 or 4 working days for the payment to clear)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Please give details of who the cheque should be made payable to:					
2. By BACS transfer (there is no charge for payment by BACS transfer and it normally takes 3 or 4 working days for the payment to clear)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Please give details of the account to which the payment should be made:					
Account name	<input type="text"/>	Account number	<input type="text"/>	Sort code	<input type="text"/>
3. By CHAPS transfer (there is a charge of £25 for a CHAPS transfer and the payment will be cleared on the same day if we give the CHAPS instruction before 11:30 am)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Please give details of the account to which the payment should be made:					
Account name	<input type="text"/>	Account number	<input type="text"/>	Sort code	<input type="text"/>
4. By an overseas transfer (details of the timing and charges for overseas transfers will be provided)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Please give details of the account to which the payment should be made:					
Account name	<input type="text"/>	Account number	<input type="text"/>		
SWIFT code	<input type="text"/>	IBAN code	<input type="text"/>		

1:5 Closing date

Please complete this section only if there is a closing date for the proposed investment.

If the proposed investment has a closing date then please show the details below:	
Whilst we will use our best endeavours to meet any closing date, we cannot guarantee that we will be able to do this	

1:6 Financial adviser details

Please arrange for your financial adviser to complete this section if they have recommended the investment.

I confirm that I have advised the member to make the proposed investment and that the charges specified below will be payable to my firm if this investment proceeds.

No fees apply for this investment

A one-off initial charge will be paid from the SIPP's bank account, as follows

A one-off initial and/or annual charge will be paid by the fund manager, as follows

One-off initial charge

Annual charge:

Financial adviser's signature

Financial adviser's name (in capitals)

Date

Please go to Part 2 if the investment is a non-standard investment.

Please go to Part 3 if the investment is a standard investment.

Part 2 - Please complete for non-standard investments only

Questionnaire for non-standard investments

1. I am a 'sophisticated investor' (see below)

Yes

No

A 'sophisticated investor' is someone to whom at least one of the following applies

- (a) I am a member of a network or syndicate of business angels and have been for at least the last six months
- (b) I have made more than one investment in an unlisted company in the last two years
- (c) I am working, or have worked in the last two years, in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises
- (d) I am currently, or have been in the last two years, a director of a company with an annual turnover of at least £1 million.

2. I am a 'high net worth individual' (see below)

Yes

No

A 'high net worth individual' is someone to whom at least one of the following applies:

- (a) I had during the last tax year an annual income of £100,000 or more
- (b) I held, throughout the last tax year, net assets to the value of £250,000 or more, excluding for this purpose
 - the property which is my primary residence or any loan secured on that residence
 - any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001
 - any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled.

3. For loans to, or investment in the shares of, a company

(a) What is the connection between you and the company?

(b) Will your SIPP, together with you and any associated persons, control the company?

Yes

No

(c) Are you, or is a person connected to you, a director of the company (or of any other company that holds an interest in the vehicle directly or indirectly)?

Yes

No

Questionnaire for non-standard investments (continued)

4. For loans to a company:	
(a) What is the purpose of the loan?	
(b) How have you satisfied yourself that the borrower will be able to make the required interest and capital payments?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. How did you become aware of this investment?	
6. What knowledge and experience do you have of this type of investment?	
7. Why do you want to make this investment in your pension fund?	
8. Please confirm, in your own words, your understanding of the risk and/or illiquid nature of this investment.	
9. How long do you expect to hold this investment in your pension fund and how do you expect it to be realised?	
10. What are the implications for your financial position if this investment fails and/or it cannot be realised when you plan to encash the investment?	
11.(a) Will this investment constitute more than 25% of your pension fund?	Yes <input type="checkbox"/> No <input type="checkbox"/>
(b) If 'Yes', do you understand that you may not be able to take income/lump sum benefits from your pension fund when you would like to do so and that there could be problems making lump sum benefits on your death?	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. If we need further details of this investment who should we contact for this purpose?	

Part 3 - Please complete in all cases

Member's declaration and request to Dentons

1. I confirm that I have read, understood and agreed all the explanatory information in respect of the proposed investment and the notes attached to this form and hereby request Sippchoice Trustees Limited ("Sippchoice") to proceed with this investment request.	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. I confirm that the proposed investment will be a genuine investment of my SIPP and: <ul style="list-style-type: none"> • is not being made in order to facilitate early access to my pension fund; and • neither I nor anyone connected to me will receive a payment, benefit or loan under, or in connection with, the proposed investment; and • my SIPP is not making the investment to enable me, or a person connected to me, to occupy or use any 'taxable property' held (directly or indirectly) within the investment. 	Yes <input type="checkbox"/> No <input type="checkbox"/>

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Member's declaration and request to Dentons (continued)

<p>3. I have not received any advice or recommendation from Dentons nor Sippchoice about the proposed investment and I understand that if the proposed investment is not regulated by the FCA then:</p> <ul style="list-style-type: none"> • I may have no right to complain about the investment to the FCA or to the financial Ombudsman Service; and • I may have no right to seek compensation about the investment from the Financial Services Compensation Scheme. 	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>4. I agree to the payment of the adviser charges, if any, shown in Section 1.6.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>5. I understand that if a scheme sanction charge, or any other charge, is levied on Dentons as a consequence of making this investment then Dentons will have the right to deduct this charge from my SIPP. I accept full liability personally for any such charge that Dentons is unable, for any reason, to deduct from my SIPP.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>6. I confirm that, to the best of my knowledge and belief, all the information and declarations in this form are complete and correct and will apply to any future requests that I may make to top-up the proposed investment. I will advise you immediately if the answers to any of the above statements change..</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>7. I have read and noted the following extract from the Sippchoice Bespoke SIPP Terms and Conditions:</p> <p>Extract from Section 6 of the Sippchoice Bespoke SIPP Terms and Conditions</p> <p>(e) <i>We will not be liable for the consequences of any decisions that you, the Investment Manager or your Agent make relating to the purchase, retention, dealing with or sale of any investments in Your Fund.</i></p> <p>(f) <i>If you, the Investment Manager or your Agent request us to make an investment, or to make available funds from Your Fund to make an investment, then we will be entitled to assume that:</i></p> <p>(i) <i>you are fully aware of the nature of the investment, any obligations attaching to it and its liquidity;</i></p> <p>(ii) <i>you fully understand the risks attaching to the investment; and</i></p> <p>(iii) <i>you have taken such professional advice in relation to the investment as you consider appropriate in the circumstances;</i></p> <p><i>and we will not be responsible in any way for the performance or liquidity of the investment, or for any tax consequences arising from the investment or for any loss relating to the period between the date that the investment request is received and the date that it is completed, irrespective of the closing date for the investment.</i></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

Member's Signature

<p>Member's signature</p>	
<p>Member's name (in capitals)</p>	
<p>Date</p>	

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Notes

Introduction

1. There are no HMRC restrictions on the investments that can be made in a SIPP (although certain investments will be treated as unauthorised payments and be subject to high tax charges) and your SIPP can invest in a wide range of investments. However, we reserve the right to decide which investments can be held in your SIPP and not to proceed with investments that do not satisfy our due diligence procedures or any other requirements that we may specify. Furthermore, we will not accept any responsibility for the performance or liquidity of any investments that we do allow to be held in your SIPP.

Investments that can be held in your SIPP

2. The following investments can normally be held in your SIPP:

Standard investments

Standard investments are listed below subject to the investment being capable of being accurately and fairly valued on an ongoing basis, readily realised whenever required (up to a maximum of 30 days) and for an amount that can be reconciled with the previous valuation:

- cash, cash funds and deposits (see 5. below)
- exchange traded commodities
- government & local authority bonds and other fixed interest stocks
- investment notes (structured products)
- shares in investment trusts
- managed pension funds
- National Savings and Investment products
- permanent interest bearing shares (PIBs)
- physical gold bullion
- real estate investment trusts (REITs)
- securities admitted to trading on a regulated venue, i.e. an exchange (e.g. a stock exchange or trading venue, such as a multilateral trading facility) that is authorised by a financial regulator or government agency; it is not restricted to the EEA
- UK commercial property (except where (i) the property transfer cannot be registered at the Land Registry or (ii) it would take more than 30 days to transfer the property)
- units in regulated collective investment schemes

Non-standard investments

Non-standard investments are investments that are not covered by the definition of 'standard investments' and the following non-standard investments can be held in your SIPP subject to our agreement following completion of the due diligence procedures set out below:

- unquoted UK companies which can demonstrate at least three years successful trading
- unregulated collective investment schemes (UCIS)
- loans to unconnected UK companies
- UK commercial properties that are not standard investments

Due diligence on non-standard investments

In order to satisfy our regulatory responsibilities, we will carry out due diligence on non-standard investments before making a decision on whether they can be held in your SIPP and also check that you are fully aware of the risks involved and any potential difficulties in selling these investments. In compliance with FCA requirements, our due diligence procedures for non-standard investments cover, inter alia, the following five key areas:

- correctly establishing and understanding the nature of an investment
- ensuring that an investment is genuine and not a scam, or linked to fraudulent activity, money-laundering or pensions liberation
- ensuring that an investment is safe/secure (meaning that custody of assets is through a reputable arrangement, and any contractual agreements are correctly drawn-up and legally enforceable)
- ensuring that an investment can be independently valued, both at point of purchase and subsequently, and
- ensuring that an investment is not impaired (for example, that previous investors have received income if expected, or that any investment providers are creditworthy, etc.)

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Investments that cannot be held in your SIPP

3. We will not normally allow the following types of investment to be made in your SIPP because they will be treated as unauthorised payments and be subject to the tax charges set out in 4. below:

- direct or indirect investment in ‘taxable property’ (see below)
- loans to members and/or connected persons (but loans to third parties may be permitted if they meet the conditions set out in 16. below)
- any investment that is made in order to facilitate early access to a member’s pension fund (‘pensions liberation’) or any direct or indirect payments or benefits to members and/or connected persons.

‘Taxable property’ is:

- residential property, including residential ground rents; or
- tangible moveable property (i.e. anything that you can touch and can be moved, e.g. antiques, boats, cars, jewellery, wine and works of art, etc.).

We will not normally allow the following investments to be held in your SIPP:

- carbon credits
- contracts for difference or spread betting
- currency trading accounts
- intellectual property and copyrights
- land banking
- life settlement funds
- litigation funding
- loans that are made to acquire residential property or any other ‘taxable property’
- overseas property/land of any type
- peer-to-peer lending
- seed capital
- traded endowment policies
- unquoted overseas companies.

Tax charges

4. The tax charges that apply to investments that are treated as unauthorised payments are set out below.

<p>Sipp member (personally)</p>	<p>Unauthorised payments charge 40% of the unauthorised payment</p> <p>Unauthorised payments surcharge A further 15% of the unauthorised payment if the unauthorised payment exceeds 25% of the member’s pension fund</p>
<p>Sippchoice (as Scheme Administrator)</p>	<p>Scheme sanction charge 40% of the unauthorised payment (reduced to 15% if the member pays the unauthorised payments charge)</p>

Deposit account

5. There is no requirement to retain cash in your SIPP’s bank account with Bank of Scotland or Cater Allen Private Bank and cash can be held in a deposit with another UK bank or building society of your choice (note: there is normally a one-off charge for opening another bank or building society account - see the Fees Schedule). However, the Bank of Scotland or Cater Allen Private Bank account must be used for all your SIPP transactions.

Fund manager/investment platform

6. Your SIPP investments can be managed (on a discretionary or advisory basis) by a fund manager of your choice who is authorised and regulated by the FCA. We will open the account for your SIPP and authorise the fund manager to accept investment instructions directly from you. The account will normally be restricted to standard investments but non-standard investments can be held subject to our agreement in each case.
7. Alternatively, you can manage your SIPP investments personally by using an investment dealing account with a UK stockbroker or fund supermarket, etc., of your choice that is authorised and regulated by the FCA and is restricted to standard investments. We will open the account for your SIPP and authorise you to operate the account directly.

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Unquoted companies

8. The following conditions apply to investments by your SIPP in shares of unquoted companies:
 - (a) The company must be a UK registered company whose main activity is the carrying out of a trade, profession or vocation.
 - (b) The company must be able to demonstrate at least three years of successful trading..
 - (c) Your SIPP, either alone or together with 'associated persons' (see 21. below), does not have control of the company.
 - (d) Neither you, nor a person 'connected' to you (see 21. below), is a director of the company.
 - (e) Your SIPP does not directly or indirectly hold an interest in the company to enable you, or a person connected to you, to occupy or use any 'taxable property' (see 1. above) held by the company.
 - (f) The investment must not be made in order to facilitate early access to your pension fund ('pensions liberation') or any direct or indirect payments or benefits to you and/or connected persons.
 - (g) A copy of the company's most recent audited accounts must be provided (or business plan for new companies) and we will carry out due diligence investigations into the company, which may involve seeking external advice and credit checks.
 - (h) The total shares held by Sippchoice for all its SIPP members must not be excessive.
 - (i) You must confirm to us that you are a 'sophisticated investor' or a 'high net worth individual'.
 - (j) Shares in unquoted companies cannot exceed 50% of the net market value of the SIPP.
9. Investment transactions must take place at their market value, which is defined in Section 272 Taxation of Chargeable Gains Act 1992 as the price which those assets would reasonably be expected to fetch on a sale in the open market. The purchase price for shares in unquoted trading companies should be based on either an independent valuation of the shares that reflects the size of the transaction or on a price that can be justified by recent third party transactions of a similar size.
10. Investments in unquoted UK companies can be illiquid and have a very limited market and, therefore, they may take some time to sell. This can create problems if the sales proceeds are required to provide benefits, particularly death benefits. You should, therefore, have regard to this before deciding to proceed with this type of investment. Furthermore, these investments may be high risk, so we strongly recommend that you also seek appropriate legal and financial advice before proceeding.
11. If your SIPP invests in an unquoted UK company then stamp duty will be payable when the shares are purchased. The shares will be held in the name of Sippchoice Trustees Limited and we will need to make appropriate arrangements for the registration and custody of the shareholding, for receiving any dividends and for voting on any shareholder issues.

Unregulated collective investment schemes (UCIS)

12. The following conditions apply to all investments by your SIPP in unregulated collective investment schemes:
 - (a) The investment must not be made in order to facilitate early access to your pension fund ('pensions liberation') or any direct or indirect payments or benefits to you and/or connected persons.
 - (b) You must confirm to us that you are a 'sophisticated investor' or a 'high net worth individual'.
13. If the unregulated collective investment scheme holds any 'taxable property' then the following further conditions must be met:
 - (a) Either:
 - the total value of the assets held directly by the scheme is at least £1 million; or
 - the scheme holds at least three residential propertiesand in either case no single asset held directly by the scheme that is taxable property has a value that exceeds 40% of the total value of the assets held directly.
 - (b) The scheme does not have as its main purpose, or as one of its main purposes, the direct or indirect holding of an animal(s) used for sporting purposes.
 - (c) Your SIPP does not hold an interest in the vehicle for the purposes of enabling you, or a person connected with you (see 21. below), to occupy or use any 'taxable property' (see 1. above) held in the scheme.

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(d) Your SIPP, together with any associated persons (see 21. below), does not hold, directly or indirectly, 10% or more of the scheme.

14. If your SIPP uses a property investment LLP as a vehicle for property investment then the normal tax exemptions that apply to pension funds in respect of investment income or capital gains will be disapplied in respect of that investment. Any such income or capital gains will be assessable to income tax or to capital gains tax respectively.
15. Following a due diligence review of the investment Dentons reserve the right to apply a restriction on the percentage of the net assets of the SIPP that may be invested into a particular investment.

Loans

16. The following conditions apply to loans from your SIPP:

- (a) The borrower must be a UK trading company (not an individual) that is not connected with you (see 21. below).
- (b) The loan must be a genuine investment of your pension fund.
- (c) The loan must be prudent, secure and on a commercial basis, i.e.
- the borrower is expected to be able to repay the loan
 - the terms of the loan should be based on the terms that a third party lender would require for a comparable loan on an arm's length basis.
- (d) The loan should be secured as a first charge on any asset which is not 'taxable property' (see 1. above) at least equal in value to the amount of the loan on an ongoing basis.
- (e) The purpose of the loan must be for the borrower's business and must be specified in detail - loans cannot be made to provide 'working capital'.
- (f) The loan should not be used to acquire any 'taxable property' (see 1. above).
- (g) The loan must not be made in order to facilitate early access to your pension fund ('pensions liberation') or any direct or indirect payments or benefits to you and/or connected persons.
- (h) A copy of the borrower's most recent audited accounts must be provided (or business plan for new companies) and we will carry out due diligence investigations into the borrower, which may involve seeking external advice and credit checks.
- (i) You must confirm to us that you are a 'sophisticated investor' or a 'high net worth individual'.

17. Sippchoice will arrange for a loan agreement to be prepared by its lawyers that incorporates the agreed terms and legal charge over any security provided for the loan. The cost of the loan agreement will be debited to your SIPP.

18. Once the loan has been made, Sippchoice may require evidence that it has been used for the stated purpose and will be responsible for ensuring that its terms are fully met. As part of this process, Sippchoice will monitor interest and capital payments to ensure that they are being paid when due. If any payments are not made in accordance with the terms of the loan agreement then Sippchoice will pursue these rigorously to obtain the recovery of any owed funds and may use a debt collection service for this purpose. This will result in additional fees and may also involve legal and other expenses, all of which will be debited to your SIPP or the borrower.

19. Loans are illiquid and may not be repaid when due. This can create problems if the loan is required to provide benefits, particularly death benefits. You should, therefore, have regard to this before deciding to proceed with this type of investment. Furthermore, these investments may be high risk, so we strongly recommend that you also seek appropriate legal and financial advice before proceeding.

Borrowing

20. Your SIPP can borrow for investment purposes and it can charge its assets as security for any such borrowing. The maximum amount that it can borrow is 50% of your fund's net assets (after deducting any existing borrowings).

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Limited Liability Partnerships

21. Investment into a Limited Liability Partnership is not permitted.

Definitions

22. The terms 'associated person' and 'connected person' are defined below.

Associated person means you, any person connected with you or any other pension scheme of which you are, or a person connected with you is, a member.

Connected person is defined in Section 993 of the Income Tax Act 2007 as follows:

(a) An individual is connected with you if the individual is:

- your spouse or civil partner
- your relative (note: relative means a brother, sister, ancestor or lineal descendant; it does not cover all family relationships and, in particular, does not include nephews, nieces, uncles and aunts) or the spouse or civil partner of such a relative
- a relative of your spouse or civil partner, or the spouse or civil partner of such a relative
- your partner, if you are in partnership together, or the spouse, civil partner or a relative of such a partner.

(b) A company is connected with you if you and any persons connected with you together have control of the company.

(c) In relation to a company any two or more persons acting together to secure or exercise control of the company are connected with one another and with any person acting on the directions of any of them to secure or exercise control of the company.

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The Sippchoice Bespoke SIPP has been registered with HM Revenue & Customs under the Pension Scheme Tax Reference 00738995RG. Dentons Pension Management Limited is the Provider and Scheme Administrator of the Sippchoice Bespoke SIPP and it is authorised and regulated by the Financial Conduct Authority under reference number 461094. Sippchoice Trustees Limited is the Trustee of the Sippchoice Bespoke SIPP.

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