

Workplace Scheme

In 2012 the government intends to introduce a new regime of pensions which will change the way employers, advisers and employees prepare for retirement. Traditional pensions, the way they are sold and delivered, will be replaced by a new breed of retirement vehicles that will offer flexibility and control.

Against this background, **The Workplace SIPP** has been specifically designed by Pointon York SIPP Solutions for employers and advisers looking to provide access to tailored grouped investment portfolios.

How does it work?

The Workplace SIPP fits neatly into an existing company pension scheme structure, either as an addition or replacement to existing arrangements. Alternatively, it can form part of a larger corporate SIPP structure that may include a **Top Hat SIPP** with access to unrestricted investments – for further information on our **Top Hat SIPP** please contact us.

The attraction for an increasing number of employers is that **The Workplace SIPP** can be moulded and built around their own specific requirements and needs. It is a future-proof company pension scheme without the long-term liabilities and burden associated with more traditional arrangements.

Opportunities

- Bonus/salary sacrifice arrangements – potential benefits for both employers and employees
- Employer and / or their advisers have complete control over the investment strategy of the scheme, how the investment portfolios are constructed and who manages the portfolios.
- Employees can choose how their funds are invested within a carefully selected, designed and managed range of investments - usually based on discretionary fund management
- Full flexibility as to how and when pension benefits are taken. Some employees may wish to continue working at a slower pace, or in a different, less demanding business.
- Total portability if the employee leaves – no need to fuss about with transfers and the employer is not left with having to deal with a deferred member and all the associated difficulties and expenses.
- The fees can often be offset for the employer by the tax and National Insurance savings of providing the scheme

Why Pointon York SIPP Solutions?

We are an independent SIPP specialist and the first to conceive and market the corporate SIPP. Our business philosophy is to build strong and long-term relationships with our clients by providing them dedicated client account management and the right solutions for their needs. The additional benefits we provide include:

- The most flexible approach for all your needs and those of your employees
- Transparent charging structure
- Full range of illustrations available via information only portal
- Dedicated client account management
- Business development support

How can I find out more about The Workplace Scheme?

For further information please contact a member of our Business Development team:

Telephone: 01858 419300

E-mail: enquiries@sippsolutions.com

Pointon York SIPP Solutions Limited is authorised and regulated by the Financial Services Authority. The information provided in this communication is based on our understanding of the current legislation governing pensions.

For further information call our Corporate SIPP Team on 01858 419300 or visit www.sippsolutions.com