

GUIDANCE NOTE

TRUST BASED SCHEMES

APPROVED FOR CLIENT USE | JULY 2023



Personal pension schemes can be set up in various ways including under trust. This fact sheet explains our trust based schemes.

Our trust based schemes

Our trustee names are:

- Bridgewater Pension Trustees Ltd
- Colston Trustees Ltd
- Crescent Trustees Ltd
- Montpelier Pension Trustees Ltd
- Temple Quay Pension Trustees Ltd
- Tower Pension Trustees Ltd

The products provided under these schemes along with the operators and administrators can be found below and over the page.

Important point to consider

The value of pension funds may fall as well as rise. Your money is tied up until you take your benefits. Benefits can generally be taken any time after age 55, although this is due to increase to 57 in 2028.

Contact details

If you'd like to speak to us about anything on this fact sheet, please contact us on:

T 0117 332 4080

We may record and monitor calls. Call charges will vary.

E cmt@curtisbanks.co.uk

Please remember not to send any personal, financial or banking information via email as it is not a secure method of communication.

VAT on our fees

Our fees are liable to VAT at the standard rate.

Financial Services Compensation Scheme (FSCS)

Curtis Banks Limited is covered by the FSCS. If we are unable to meet our obligations, the maximum claim for compensation is £85,000.

Further information about compensation arrangements is available in the relevant Key Features document for your SIPP or from the FSCS website www.fscs.org.uk.

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Trustee	Bridgewater Pension Trustees Ltd	Colston Trustees Ltd	Crescent Trustees Ltd	
Type of scheme	Trust based scheme			
Products under the scheme	The Pathfinder Private Pension	Axminster SIPP Flexible Family Trust Fusion SIPP Giant SIPP Humphries IFA SIPP Prydis SIPP PSS SIPP RPS SIPP Group SIPPs The Curtis Banks SIPP Curtis Banks ST SIPP Curtis Banks 2002 SIPP Curtis Banks Universal SIPP Curtis Banks 2005 SIPP MPS SIPP	Family Trusts The Pointon York Self Invested Personal Pension The Pointon York SIPP The PY Protected Rights Scheme The PY SIPP	
Scheme operator	Curtis Banks Limited			
Scheme administrator	Curtis Banks Limited			
Legal owner of the underlying assets	Bridgewater Pension Trustees	Colston Trustees	Crescent Trustees	
Investments	Please refer to the Schedule of Allowable Investments	Flexible Family Trust, Prydis SIPP, The Curtis Banks SIPP, Curtis Banks ST SIPP, Curtis Banks 2002 SIPP, Curtis Banks Universal SIPP, Curtis Banks 2005 SIPP - Please refer to the Schedule of Allowable Investments All other products please refer to the investments guidance note	Family Trusts - Please refer to the investments guidance note All other products please refer to the Schedule of Allowable Investments	
VAT on Curtis Banks' fees	VAT applies at the standard rate			
FSCS compensation If Curtis Banks Limited is unable to meet its obligations	Up to 100% of the first £85,000			

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Trustee	Montpelier Pension Trustees Ltd	Temple Quay Pension Trustees Ltd	Tower Pension Trustees Ltd
Type of Scheme	Trust based scheme		
Products under the scheme	Montpelier Protected Rights SIPP Montpelier SIPP MPAS SIPP	The Temple Quay SIPP Curtis Banks Horizon SIPP	Curtis Banks Full SIPP
Scheme operator	Curtis Banks Limited		
Scheme administrator	Curtis Banks Limited		
Legal owner of the underlying assets	Montpelier Pension Trustees	Temple Quay Pension Trustees Ltd	Tower Pension Trustees Ltd
Investments	Please refer to the Schedule of Allowable Investments	The Temple Quay SIPP - Please refer to the Schedule of Allowable Investments Curtis Banks Horizon SIPP - Please refer to the investments guidance note	Please refer to the Schedule of Allowable Investments
VAT on Curtis Banks' fees	VAT applies at the standard rate		
FSCS compensation If Curtis Banks Limited is unable to meet its obligations	Up to 100% of the first £85,000		