

Barnett Waddingham Flexible SIPP

Key Features



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Important - please read

This is an important document that provides a summary of the **Barnett Waddingham Flexible SIPP**. The Financial Conduct Authority is a financial services regulator. It requires us, BW SIPP LLP, to give you this important information to help you decide whether the **Barnett Waddingham Flexible SIPP** is right for you. You should read this document carefully before deciding what you are buying and then keep it safe for future reference.

This Key Features document should be read in conjunction with any Key Features Illustration, the Terms and Conditions, your Application, the Glossary, the Schedule of Fees, the Allowable Investment Schedule, and the **Trust Deed and Rules**, all of which you should have received. If you have not received any of these documents, please visit our website or contact us using the details contained in the 'How to contact us' section.

What you should know before you apply

What is the purpose of this document?

This document provides an important summary to help you decide whether the **Barnett Waddingham Flexible SIPP** is right for you. A series of questions and answers is included to help you with your decision. Full details are contained in the Terms and Conditions, which you should read before you take out your **Barnett Waddingham Flexible SIPP**.

Throughout this document, words or phrases that are shown in '**bold italics**' are explained in the separate Glossary, which you should refer to when reading this document. Where we refer to 'us', 'our' or 'we' in this document, we mean BW SIPP LLP, as the operator.

We strongly suggest you seek financial advice prior to application and during the lifespan of the **Barnett Waddingham Flexible SIPP**.

This document is based on our interpretation of current legislation and **HM Revenue & Customs (HMRC)** practice, which may change in the future.

What is a SIPP?

A **SIPP (self invested personal pension scheme)** is a type of pension plan that allows you to direct how your pension monies are invested. If you have a financial adviser, your adviser is responsible for the selection and management of the underlying investments, as has been agreed with you. Otherwise, this is your responsibility.

A **SIPP** also gives you flexibility (as allowed by current legislation) on how and when you take your **retirement benefits**.

What is the Barnett Waddingham Flexible SIPP?

The **Barnett Waddingham Flexible SIPP** is a **SIPP** provided by BW SIPP LLP. It is issued under the Barnett Waddingham Self Invested Personal Pension (the **scheme**), which is a **registered pension scheme** and is governed by a **Trust Deed and Rules**. A copy of the **Trust Deed and Rules** will be issued to you when you apply to take out a **Barnett Waddingham Flexible SIPP** and is available from our website.

BW SIPP LLP is the **operator** of the **scheme** and is authorised and regulated by the **Financial Conduct Authority (FCA)**, the independent financial services regulator.

Where we refer to 'us' or 'we' in this document, we mean BW SIPP LLP as the **operator**.

Barnett Waddingham Flexible SIPP aims

The **Barnett Waddingham Flexible SIPP** is intended to:

- Offer you a tax-efficient and flexible way of saving for retirement;
- Allow you the option to invest in either a single portfolio with one investment provider from our **panel**, or by paying an additional administration fee, in a broader investment range (which may include one or more investment providers from our **panel**). You can also change between the two;
- Pay benefits to you at any age from age 55, or on earlier **ill-health** or **serious ill-health**;
- Use any remaining funds on your death to pay benefits to your **beneficiaries**; and
- Treat you fairly in all our dealings with you.

Your commitment

You must:

- Ensure that you understand the structure, risks and benefits of the **Barnett Waddingham Flexible SIPP**, and review it regularly to ensure that it remains appropriate for your circumstances;
- Appoint a financial adviser to advise you whether to choose the single portfolio investment option, or the broader investment range, and then how to invest your **Barnett Waddingham Flexible SIPP** funds, or alternatively you must direct how your **Barnett Waddingham Flexible SIPP** funds are to be invested yourself;
- Accept and comply with the Terms and Conditions of the **Barnett Waddingham Flexible SIPP**, as may be amended from time to time;
- Respond promptly to our requests for information, such as when paying contributions, making investments, accessing/reviewing benefits, or in respect of property valuations;
- Notify us of any changes to your personal circumstances, which may affect your **Barnett Waddingham Flexible SIPP**;
- Pay all fees as set out in our Schedule of Fees and be personally responsible for any charges relating to your **Barnett Waddingham Flexible SIPP** that we cannot deduct from your **Barnett Waddingham Flexible SIPP**; and
- Not make any **unauthorised payments** to or from your **Barnett Waddingham Flexible SIPP**.

Risks

- The value of your **Barnett Waddingham Flexible SIPP** (and any income from it) may go down as well as up, and is not guaranteed. Past performance is no indication of future performance. Inflation reduces the worth of your pension benefits;
- At any point, including at the point of accessing benefits and within the cancellation period, the value of your **Barnett Waddingham Flexible SIPP** may be lower than the amount invested;
- Some investments may be difficult to sell; for example, commercial property and unquoted shares, and it may take time to realise the value of these investments. This may affect your ability to take benefits from your **Barnett Waddingham Flexible SIPP**. Please refer to our Property Guide for more information on holding property as an asset of your **Barnett Waddingham Flexible SIPP**;
- The returns on your **Barnett Waddingham Flexible SIPP** from underlying investments may be lower than shown on any illustration you have received from the investment provider, or from us;
- Your **Barnett Waddingham Flexible SIPP** can accept a wide range of investments, each with its own inherent risks. You should seek specialist advice from a suitably qualified and regulated individual or you should review the fund prospectus and/or the fund fact sheet, the Key Investor Information Document, the Key Information Document for specific details or speak to a financial adviser before investing. We are unable to provide any legal, financial, investment or tax advice in connection with your **Barnett Waddingham Flexible SIPP** or any investments;
- The benefits payable are not guaranteed and your benefits may be lower than your illustration shows and this could be for a number of reasons such as the investment performance is less than illustrated, the charges increase, you pay less into your pension and tax rules change. The illustration is not a guarantee;
- If you transfer funds from another pension scheme to your **Barnett Waddingham Flexible SIPP**, the eventual benefits that you take may not be comparable. Transfers in cash will be out of the market and you will not participate in any investment growth. You should take advice from a financial adviser before deciding to make a transfer;

- Our charges may change in future. We will notify you in advance if we increase our charges;
- If there is insufficient cash and investments in your **Barnett Waddingham Flexible SIPP** to meet any charges relating to your **Barnett Waddingham Flexible SIPP**, you will be liable to meet the shortfall personally;
- You should carefully consider the tax implications of taking payments from your **Barnett Waddingham Flexible SIPP**. You may have to pay a substantial amount of tax if you make large withdrawals in a short period; and
- Future changes to pensions and tax legislation may affect your contributions, investments and the benefits that you can take from your **Barnett Waddingham Flexible SIPP**.

The above risks are not exhaustive, and are based on our understanding of current legislation, which may be subject to change.

Questions and answers

General information about the Barnett Waddingham Flexible SIPP

Am I eligible for a Barnett Waddingham Flexible SIPP?

All UK residents are eligible regardless of age or employment status, but the **Barnett Waddingham Flexible SIPP** is unlikely to be suitable for investment in a single portfolio if the initial funds contributed (including any transfers-in) are less than £30,000 (gross), and less than £50,000 (gross) for investment in a broader investment range.

How flexible is the Barnett Waddingham Flexible SIPP?

The **Barnett Waddingham Flexible SIPP** is a comprehensive and flexible **SIPP**. Apart from the minimum fund suitability levels noted above, there are no minimum contribution levels and no requirements for a minimum level of investment. Your **Barnett Waddingham Flexible SIPP** offers the full range of flexible benefits.

Is the Barnett Waddingham Flexible SIPP a stakeholder pension?

No. Stakeholder pensions must meet minimum Government standards covering matters such as contributions and charges, and are generally available. A stakeholder pension may meet your needs as well as the **Barnett Waddingham Flexible SIPP** and may have lower charges.

How much does it cost?

Our fees

Our fees are set out in our Schedule of Fees, which you should read carefully.

Your financial adviser's charges

If you have a financial adviser, your adviser's charges may be met directly from your **Barnett Waddingham Flexible SIPP** assets.

We ask you to confirm how you want your financial adviser's charges to be paid by completing an authorisation in your application to establish your **Barnett Waddingham Flexible SIPP**. You must also give us 30 days' notice of any changes, and complete a form confirming the changes.

You may also incur additional fees in respect of your investments, or from other professional advisers.

Deduction of fees and charges from your Barnett Waddingham Flexible SIPP

Our fees and your financial adviser's charges and any other charges arising in respect of your investments will be met from your cash in the client money account, (unless they are being deducted directly by your panel investment provider).

How do I apply?

You or your financial adviser will need to submit an application and supplementary paperwork to us, which you can obtain from our website (www.barnett-waddingham.co.uk/flexiblesipp), or from your financial adviser. It is also now possible to apply online for your **Barnett Waddingham Flexible SIPP**.

Can I transfer other pension plan funds to my Barnett Waddingham Flexible SIPP?

You can transfer other pension plan funds to your **Barnett Waddingham Flexible SIPP** with our consent. If you have appointed a financial adviser, you should consult with him/her before deciding to transfer. We can only accept a transfer from a **defined benefit scheme**, or from a pension scheme or policy which contains a **guaranteed annuity rate (GAR)** if you have taken advice from a financial adviser in respect of the transfer, and he/she has recommended that the transfer proceeds.

Transfers must be from a **registered pension scheme** or a **recognised overseas pension scheme (ROPS)** and can be made in cash or **in specie**.

We may accept a transfer of a **flexi-access drawdown fund** and a **capped drawdown fund**.

How will you look after my Barnett Waddingham Flexible SIPP?

Your **Barnett Waddingham Flexible SIPP** is an individual **SIPP** issued under the **scheme**.

BW SIPP Trustees Limited is the **trustee** of the **scheme**. Its sole purpose is to hold the scheme assets for the benefit of you and all the other **members**.

The **operator** is responsible for administering and running the **scheme** on a day-to-day basis.

Contributions and tax relief

Who can pay contributions into my Barnett Waddingham Flexible SIPP?

You can pay personal contributions into your **Barnett Waddingham Flexible SIPP**, and contributions can also be made by another person on your behalf. This can include your partner, spouse, employer and some third parties. However, contributions will only be eligible for tax relief, as detailed below.

Is there a minimum amount?

There is no minimum contribution amount, although a **Barnett Waddingham Flexible SIPP** is unlikely to be suitable for investment in a single portfolio if the initial funds contributed (including any transfers-in) are less than £30,000 (gross), and less than £50,000 (gross) for investment in a broader investment range.

How are contributions paid?

Regular contributions must be paid by direct debit. Single contributions can be paid by BACS, CHAPS, direct bank transfer, or faster payments. You may also be able to contribute assets **in specie**; however, these must be agreed with us in advance, and if we do allow the contribution to proceed, a strict process must be followed.

What tax relief am I entitled to on my contributions?

Tax relief is available on personal contributions if you are a **relevant UK individual**; that is, someone who is resident in the UK for tax purposes at some point during the tax year, or who otherwise has **relevant UK earnings** subject to UK income tax.

Employer contributions are paid gross, (with any corporation **tax relief** available claimed by the employer), so there is no need for us to claim the **tax relief** on your behalf.

Once you reach age 75, personal contributions do not qualify for **tax relief** although employer contributions may continue to qualify.

HMRC sets a limit to restrict the **tax relief** that is available to individuals on an annual basis, which is called the **annual allowance (AA)**. **Tax relief** can be claimed on personal contributions up to 100% of your **relevant UK earnings** for the tax year, (subject to the **AA**, if lower), or the 'basic amount', (which is £3,600 (gross) until the Government notifies otherwise), if you do not have any **relevant UK earnings**, or if these are less than £3,600.

We will assume that all contributions paid by you are eligible for tax relief, and it is your responsibility to let us know if this is incorrect. At our discretion, we may accept contributions that do not qualify for tax relief.

How do I get the tax relief?

We will claim any basic rate relief you are entitled to directly from **HMRC**. Currently, this means that for each £80 that you personally contribute, we will claim £20 on your behalf and credit this to your **Barnett Waddingham Flexible SIPP**.

If you pay tax at higher than basic rate, you are responsible for claiming any additional **tax relief** yourself from **HMRC** via your **self-assessment** tax return.

What is the annual allowance?

The **AA** is £40,000 (gross) for the tax year 2017/18 and for each subsequent tax year, until the Government notifies otherwise. However, if you take **flexible benefits**, the maximum amount you can contribute to your **Barnett Waddingham Flexible SIPP** and to all other **money purchase pension schemes** will be restricted to £4,000 (gross) for the tax year 2017/18 and for each subsequent tax year, until the Government notifies otherwise. This is known as the **money purchase annual allowance (money purchase AA)**. You can contribute the remaining portion of the overall **AA** to **defined benefit schemes**.

Some individuals may be subject to a tapering of the **AA** in respect of the 2017/18 tax year and for each subsequent tax year, until the Government notifies otherwise. Please refer to the Terms and Conditions for more details.

What is the lifetime allowance?

There is a limit on the value of **retirement benefits** that you can accumulate and draw from **registered pension schemes**, before additional tax charges designed to cancel out **tax relief** apply. This is called the **lifetime allowance (LTA)**.

It is your responsibility to monitor whether your contributions will exceed the **AA** or the **LTA**. You must tell us within 30 days if you are no longer entitled to **tax relief** on your contributions.

What happens if I exceed the annual allowance?

If you exceed the **AA** and are not able to **carry forward** sufficient unused **AA** from the previous three tax years, you will have to pay the **AA charge** on the excess. The **AA charge** will be based on the marginal rate of tax relief due on the contribution, and is paid by submitting a self-assessment tax return to **HMRC**. You are responsible for this, as you may have multiple pension arrangements.

Banking arrangements

We have **client accounts** in our name with **our chosen bank** which are used collectively for all **scheme members**.

One of these accounts is a **client money account** in which we hold cash as client money in accordance with **FCA** requirements.

Our chosen bank pays interest to you, which is currently tax-free, on any cash that you hold in the **client money account**. Subject to the bank base rate amount, from time to time, we may also receive interest on the total cash deposits held in the **client accounts**. The current interest rates paid by our **chosen bank** are available from us on request and on our website (www.barnett-waddingham.co.uk/flexiblesipp).

If you opt to invest in the broader investment range, you may choose to hold cash in a separate **deposit account** in addition to the **client money account**. Some banks pay us commission for certain deposit types. Full details are given on our website (www.barnett-waddingham.co.uk/flexiblesipp).

Investments

Where can I invest?

You can choose to invest your funds in either a single portfolio with one investment provider from our **panel**, or in a broader investment range permitted by us, which is allowed under a **SIPP** and which may include one or more investment providers from our **panel**.

Your adviser should conduct his/her own due diligence before recommending a **panel** investment provider to you, and if you do not have an adviser, you should make all relevant enquiries yourself before selecting your **panel** investment provider.

You can change from a single portfolio to the broader investment range or from the broader investment range to a single portfolio. Please refer to our Schedule of Fees for the fees that are payable if you want to change.

What investments can I hold in the broader range?

If you choose the broader investment range, we will check that the investments you select are legally allowed and, for **non-standard investments**, that they pass our due diligence requirements. Common investments selected are stocks and shares, investment funds, commercial property and land. Purchase of **residential property** (except for exempted property) and personal borrowing from your **Barnett Waddingham Flexible SIPP** are not allowed.

Please be aware that we are not able to buy and sell shares on your behalf. You will need to use a stockbroker or access an on-line share dealing platform, in order to buy and sell shares through your **Barnett Waddingham Flexible SIPP**.

Commercial property

If you want to invest in commercial property through your **Barnett Waddingham Flexible SIPP**, please read our Property Guide and complete our Property Purchase Questionnaire, available from our website, before proceeding. Our fees, and the fees of the solicitor, surveyor and all other related costs will be met from your **Barnett Waddingham Flexible SIPP**. Please refer to our Property Fee Schedule for more details.

How are the investments taxed?

Investments grow free of UK capital gains tax and income is paid free of UK income tax. The key exceptions to this are tax on UK dividends, which cannot be reclaimed and profits from being a member of a (property investment) LLP.

How will I know how my Barnett Waddingham Flexible SIPP is performing?

We will issue you with a yearly statement showing the value of your **Barnett Waddingham Flexible SIPP** fund. This will give you an updated projection of your benefits, on a given set of assumptions. This is issued for guidance purposes only and there is no guarantee that your **Barnett Waddingham Flexible SIPP** will be able to provide the illustrated figures.

You can request additional valuations during the year, but there may be an extra charge for this. If you have an investment with a **panel** investment provider, the investment provider may send you more regular valuations.

We accept no responsibility for the performance of your selected investments, or for any liabilities which may be associated with them. Neither we, nor the **trustee**, will be liable to you for any claims, costs, expenses or losses arising to your **Barnett Waddingham Flexible SIPP** and its underlying investments, as a result of any loss on the investments in your **Barnett Waddingham Flexible SIPP**.

Retirement benefits

When can I take my money out?

You can only normally take benefits once you have reached age 55, but you may be able to do so earlier on grounds of **ill-health** or **serious ill-health**, or if you have a **protected pension age**.

What income can I receive?

Drawdown pension

You can choose to receive income subject to PAYE income tax by keeping your **Barnett Waddingham Flexible SIPP** invested, and drawing pension income from the fund directly.

If you designate funds into drawdown for the first time on or after 6 April 2015, the funds will be designated into a **flexi-access drawdown fund**. There is no limit on the amount that you can draw each year, and you can take payments as one or more lump sums, or as regular income payments. You can choose to designate new funds into a **flexi-access drawdown fund** in stages, although the minimum amount in each stage is £1,000.

You should make sure that you understand how much tax you will have to pay before you decide how much **flexi-access drawdown pension** to take. If you take several large payments in a short period of time, you may be liable to pay a lot of income tax.

If you have a **capped drawdown fund** under another pension scheme, you can choose to transfer this to your **Barnett Waddingham Flexible SIPP** and to continue taking a **capped drawdown** pension, or to convert this to a **flexi-access drawdown fund**.

Buying an annuity

You can also choose to receive taxed income by purchasing an **annuity** or a **short-term annuity** from a provider on the open market, with some or all of the funds in your **Barnett Waddingham Flexible SIPP**.

What lump sum payments can I receive?

Pension commencement lump sum

When you designate new funds into **drawdown pension** or purchase an **annuity**, you can take a cash lump sum known as a **pension commencement lump sum (PCLS)**. The amount is currently up to 25% of the value of the funds you have designated to be **crystallised** into **drawdown pension**, or which are used to purchase the **annuity**, and at present it is paid tax-free.

Uncrystallised funds pension lump sum

If you are eligible to do so, you can choose to access some or all of the funds in your **Barnett Waddingham Flexible SIPP** by taking an **uncrystallised funds pension lump sum (UFPLS)**. Usually 25% of the UFPLS will be tax-free, with the remainder taxable as pension income at your marginal tax rate.

You must have sufficient **LTA** available in excess of the lump sum. There is a minimum amount of £1,000, and you can take a single or series of **UFPLS** in this way, although you must consider the amount of tax that will be payable if you take large payments.

What benefits might I receive?

The benefits that you might receive depend on the value of the investments in your **Barnett Waddingham Flexible SIPP** when you retire. The rate of income available from an **annuity** or under **drawdown pension** will depend on a number of factors on top of the funds available, including some or all of the following; your age, health and lifestyle, form of pension, any spouse's or beneficiary's provision, and underlying investment yields.

Death benefits

What happens to my Barnett Waddingham Flexible SIPP when I die?

We will decide who to pay your benefits to and how much each person should receive. We will take account of any **beneficiaries** you nominate in an **expression of wishes** form, but this is not binding on us. Payment of benefits will be made at our discretion, and in line with the **Trust Deed and Rules**. This is so that your **beneficiaries** do not end up paying inheritance tax on the death benefits they receive.

Beneficiaries do not have to be **dependants**. You can also nominate trusts and charities, not just individuals.

Death benefits can be paid as either a cash lump sum, or as income through a **nominee's flexi-access drawdown fund** or a **dependant's flexi-access drawdown fund**.

The tax treatment of death benefits depends on whether you die before or after age 75. Please refer to the Terms and Conditions for more details.

Cancellation

Can I change my mind?

Once we accept your application, we will send you a cancellation notice and form. You will then have 30 days from the date you receive the cancellation notice to cancel your **Barnett Waddingham Flexible SIPP** and you must confirm this by completing and returning the cancellation form to us, using the contact details given in the 'How to contact us' section.

If you cancel your **Barnett Waddingham Flexible SIPP** within the first 30 days, the amount you will receive back depends on the type of payment made:

- If you have made a cash contribution that has not been invested, the value of your contribution will be returned to you with any interest that has been paid to you by **our chosen bank** in respect of your contribution. Interest that has not been paid to you, but has accrued on your contribution, will not be included;
- If you have made an investment, you will receive back the value of the underlying investment, which may be more or less than the initial amount that you invested; and
- If you cancel a transfer payment, the value of the underlying investments will be returned to the transferring scheme – where possible - which may be lower than the transfer value that was originally transferred to your **Barnett Waddingham Flexible SIPP**. If the transferring scheme refuses to accept the returned transfer payment, you must select an alternative pension scheme to which the transfer payment can be paid.

After the first 30 days, cancellation rights will also apply to any additional cash transfer payments. However, if you want to make a transfer to your **Barnett Waddingham Flexible SIPP** from a **defined benefit scheme** or a pension scheme or policy that contains a **GAR** either within the first 30 days or subsequently, we will not normally request the transfer until the 30 day right to withdraw period has expired, unless you choose to waive the right to cancel and have confirmed this to us in writing.

If you want to make an **in specie** transfer of assets either within the first 30 days or subsequently, we will not arrange the transfer until the 30 day transfer cancellation period has expired, unless you choose to waive the right to cancel and have confirmed this to us in writing.

Cancellation rights also apply to every **crystallisation** into **drawdown pension**, and payment of an **UFPLS**. You must return any income and lump sum to us within 30 days from the date you receive the cancellation notice.

You will not be entitled to a further cancellation period in relation to additional contributions made to your **Barnett Waddingham Flexible SIPP** after the first 30 days following its establishment.

In all cases where cancellation rights apply, you will have 30 days from the date you receive the cancellation notice to cancel the payment or transfer.

Other information

Law

The **Trust Deed and Rules** are written under English law. Your **Barnett Waddingham Flexible SIPP** will therefore be governed by English law, and all communications in relation to it will be in English.

Can you provide me with advice?

No. Neither we nor the **trustee** can provide you with any legal, financial, investment, tax or any other advice concerning your **Barnett Waddingham Flexible SIPP** or any underlying investments or decisions associated with it.

We strongly suggest you seek financial advice prior to application and during the lifespan of your **Barnett Waddingham Flexible SIPP**. If you don't already have an FCA regulated financial adviser, you can find one in your area at www.thepfs.org/yourmoney/find-an-adviser.

What do I do if I have a complaint?

If you have a complaint regarding your **Barnett Waddingham Flexible SIPP**, please make this by email or in writing to us in the first instance, using the contact details contained in the 'How to contact us' section. We will provide you with a copy of our complaints handling procedure on request.

If your complaint concerns the administration of your **Barnett Waddingham Flexible SIPP** and you are not satisfied with our response or the way that we have handled your complaint, you may refer this to the **Pensions Ombudsman**.

In addition, **MoneyHelper** can assist you with how to complain and may be able to resolve matters without the need for the **Pensions Ombudsman's** involvement. All other complaints may be referred to the **Financial Ombudsman Service**. Please refer to the Glossary for all the relevant contact details.

Making a complaint will not affect your right to take legal proceedings.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the **FSCS** if we cannot meet our financial obligations to you. You may also be entitled to compensation from the providers of your investments should they be unable to meet their financial obligations, but you will need to assess this. Any compensation you will receive will depend on the type of business, the relevant **FSCS** rules and the circumstances of the claim.

You should note that the eligibility of each claim will be assessed on a case-by-case basis.

Please refer to the Terms and Conditions for more details about compensation limits, and to the Glossary for the contact details of the **FSCS**.

Who regulates the scheme?

We are authorised and regulated by the **FCA** and our registration number is 458323. Our permitted business includes the operation and administration of the **scheme**.

You can check the **FCA's** register by visiting the **FCA's** website or by contacting the **FCA** directly. Please refer to the Glossary for the contact details of the **FCA**.

Ownership

BW SIPP LLP and BW SIPP Trustees Ltd are wholly owned by Barnett Waddingham LLP.

How to contact us

✉ flexiblesipp@barnett-waddingham.co.uk

📍 www.barnett-waddingham.co.uk/flexiblesipp

📞 0333 11 11 222

📍 BW SIPP LLP
PO Box 1209
Cheltenham
Gloucestershire
GL50 9WE

Please note that the information contained in this document is based on our interpretation of current legislation and **HMRC** practice, which may change in the future.

If you would like to discuss anything relating to the Barnett Waddingham Flexible SIPP please contact us as follows:

 0344 443 0100

 flexiblesipp@barnett-waddingham.co.uk



www.barnett-waddingham.co.uk/flexiblesipp

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Barnett Waddingham LLP is a body corporate with members to whom we refer as "partners". A list of members can be inspected at the registered office. Barnett Waddingham LLP (OC307678), BW SIPP LLP (OC322417), and Barnett Waddingham Actuaries and Consultants Limited (06498431) are registered in England and Wales with their registered office at 2 London Wall Place, London, EC2Y 5AU.

Barnett Waddingham LLP is authorised and regulated by the Financial Conduct Authority. BW SIPP LLP is authorised and regulated by the Financial Conduct Authority.