

The SIT SIPP

Self Invested Personal Pension

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Please read this first:

Some things you should bear in mind as you consider The SIT SIPP.

- The capital value of shares and the income from them can go down as well as up as a result of market and currency fluctuations and cannot be guaranteed. This means you may not get back the amount you originally invested. Past performance may not be repeated and is no indicator of future performance.
- Please remember that The SIT SIPP may not be able to provide you with the pension you expect at your chosen retirement date. Even when contributions are maintained, there is no guarantee that a target benefit will be met.
- Some companies, including The Scottish Investment Trust PLC, have a policy of borrowing money to invest in equities in the expectations that this will improve returns for shareholders. However, if markets fall, these borrowings will magnify any losses on these investments.
- The SIT SIPP is offered on an execution-only basis and without pensions or investment advice. The inclusion of an investment vehicle in the range of investments eligible for The SIT SIPP does not constitute a recommendation to purchase that investment.
- The responsibility for the choice of any investment and the management of your SIPP portfolio lies solely with you.
- The investment returns on your fund may be less than those shown in any illustrations you may receive from us.
- Tax levels, bases and reliefs may change, and will depend on your individual circumstances.
- Any changes in your tax status, to current tax laws, or to HMRC practice in the UK, relating to pensions or generally, could affect the levels of, and relief from, tax that is available to you.
- The SIT SIPP and/or the investment services provided by Halifax Share Dealing and SIT Savings Limited may not be suitable for you. If you need advice or have any concerns about the action you should take, you must consult a suitably-qualified independent financial adviser. We are unable to give individual pensions, investment or taxation advice.
- Our aim in producing this brochure is to give you information only. It does not constitute a specific recommendation to open a SIT SIPP.
- Information in this brochure is based on our understanding of UK law and HM Revenue & Customs practice current at the date of publication.
- When you telephone us the calls may be monitored and recorded so we can constantly improve our service.

Please read and retain the [Key Features Document of The SIT SIPP](#), including (if you intend to invest in shares in The Scottish Investment Trust PLC) the [Key Features](#) of the investment trust savings scheme in The SIT SIPP in relation to The Scottish Investment Trust PLC, [The SIT SIPP Terms and Conditions](#) and [The SIT SIPP Dealing Service Terms and Conditions](#).

The SIT SIPP

The SIT SIPP is a Self Invested Personal Pension that can help you invest for your retirement and allows you to take advantage of the tax incentives currently available. The SIT SIPP puts you in control. It lets you choose the investments you place in your pension and how you draw income from it.

You can contribute to a SIPP even if you are already an active member of an employer's pension scheme or are contributing to other pension plans.

Benefits of The SIT SIPP

The SIT SIPP is all about choice, flexibility and control. It can help you invest for your retirement - whether you are just starting to contribute to your pension or are approaching retirement.

Choice

With The SIT SIPP, you make your own investment decisions. You choose the investments you wish to hold from the comprehensive range available, including shares in The Scottish Investment Trust PLC. The wide choice offered allows you to tailor the investment combination in your pension to suit your needs and objectives.

Flexibility

Contributions

You can make contributions as and when you wish. The SIT SIPP allows you to contribute regularly on a monthly basis and/or ad hoc with a lump sum.

The SIT SIPP accepts contributions up to the HM Revenue & Customs (HMRC) tax relief limits.

Investment

You can invest through the planned investment option on a regular, monthly basis and/or with one-off lump sums. You can also use real-time dealing to invest lump sums. Or, you can use a combination of these options.

You can stop and restart contributing or investing at any time without being penalised.

Taking benefits

As with any SIPP, The SIT SIPP provides flexibility in how you choose to receive your pension benefits. You can take your pension by way of drawdown without having to buy an annuity. This means you can continue to invest your pension fund in a tax-efficient manner beyond your retirement.

Control

As well as managing what goes into your pension and when, The SIT SIPP helps put you in control of how you withdraw income from your SIPP. It provides flexibility as to the amount of pension you receive each year, subject to the limits set by HMRC, helping you tailor your income withdrawal to suit your needs.

As your circumstances, career and priorities change throughout your life, so do your investment objectives. The flexibility and control provided by The SIT SIPP can help you customise your pension investments quickly and effectively in response to changing requirements.

Tax advantages

The SIT SIPP gives you:

- tax relief on your personal contributions up to the current HMRC limits, and
- the option to take a tax-free lump sum, when you take your pension benefits

Please note that tax laws and the levels of, and relief from, tax may change. The favourable tax treatment of SIPPs may not continue in the future. Any tax relief referred to is current at the time of writing and its value depends on your individual circumstances.

If you are in any doubt as to your tax position, you should consult an appropriate professional adviser before setting up a SIPP.

The Scottish Investment Trust PLC and The SIT SIPP

The Scottish Investment Trust PLC (SIT) is a global growth investment trust company, listed on the London Stock Exchange. It is independent and actively self-managed. Founded in 1887, SIT invests in a broad range of companies worldwide with the aim of providing above average returns for investors over the long term.

Depending on your personal circumstances, The SIT SIPP can be an extremely cost and tax-efficient way for you to hold shares in SIT. There is no transaction charge (other than stamp duty) for investors who wish to invest in SIT through a monthly or one-off planned investment.

The SIT SIPP is marketed and promoted by SIT's wholly-owned subsidiary, SIT Savings Ltd, which is authorised and regulated by the Financial Services Authority.

Eligibility for The SIT SIPP

Some points to note

Pensions are a long-term, potentially a lifetime, investment commitment. The importance of an appropriate pension cannot be overstated and the selection of a pension to suit your needs should be a carefully considered choice.

If you are unsure as to whether a SIPP is a suitable pension product for you, you should get advice from an appropriate independent adviser.

Risks

The money you invest in The SIT SIPP is invested in the stockmarket. Accordingly, the value of your investments and any income from them can fall as well as rise and you may not get back the full amount you have invested. Past performance may not be repeated and is no indicator of future performance.

Please remember that The SIT SIPP may not be able to provide you with the pension you expect at your chosen retirement date. Even when contributions are maintained, there is no guarantee that a target benefit will be met.

The risk factors associated with The SIT SIPP are set out in more detail in [The SIT SIPP Key Features Document](#), which you can request by calling SIT's Freephone brochure request service on **0800 42 44 22** or download from SIT's website www.sit.co.uk.

The risk factors associated with The Scottish Investment Trust PLC are set out in more detail in the [Key Features Document](#) of the investment trust savings scheme available through The SIT SIPP relating to The Scottish Investment Trust PLC.

Please read these risk factors carefully before making any decision to invest in The SIT SIPP or in SIT itself.

The SIT SIPP Administrators and Trustees

- The SIT SIPP is administered by A J Bell Management Limited, part of the A J Bell Group, one of the UK's leading specialists in trustee and administration services for SIPPs.
- The trustee of The SIT SIPP is Sippdeal Trustees Limited, a wholly-owned subsidiary of A J Bell Management Limited.
- Dealing and stockbroking administration services are provided by Halifax Share Dealing Limited (HSDL).

Anyone who is resident in the UK, Jersey, Guernsey or the Isle of Man or who is a Crown employee serving overseas can open a SIT SIPP. However, in order to pay contributions to your SIPP you must be resident in the UK for tax purposes.

You can open a SIT SIPP even if you are already an active member of an employer's pension scheme or are contributing to other pension plans.

You can take out a SIT SIPP if you are:

- employed
- self employed
- unemployed
- in full-time education
- a pensioner
- a carer

A SIT SIPP can also be set up for a child under the age of 18 by a parent or legal guardian.

Contributions can be paid into your SIT SIPP by you, or by someone else on your behalf (eg your employer, your spouse, your partner, your parent or grandparent) if:

- you have earnings which are subject to UK tax, or
- you have no earnings but are resident in the UK for tax purposes.

However, The SIT SIPP cannot accept contributions made by you, or on your behalf, after you reach the age of 75.

How to invest in The SIT SIPP

The emphasis is on choice and The SIT SIPP provides a variety of contribution and investment options.

Contributions

You can make contributions in the following ways:

- lump sum and/or
- monthly

These can include direct contributions by your employer.

You can increase or decrease the amount you contribute each month and you can stop or restart monthly contributions at any time.

Contribution levels

Minimum gross contributions

- The minimum lump sum contribution is £1,000 gross.
- There is no minimum for monthly contributions.

Maximum gross contributions

The SIT SIPP accepts contributions up to the limits set by HMRC for tax relief.

- **Basic level contributions**

You can make gross contributions of up to £3,600 each tax year and receive basic-rate tax relief (currently 20%), regardless of whether or not you have taxable UK earnings. This makes the actual cost to you just £2,880.

The SIPP Administrator claims £720 from HMRC on your behalf and pays this into your SIT SIPP on receipt.

If you are a higher-rate tax payer, you can claim further tax relief through your self-assessment tax return.

- **Larger contributions**

If you are earning more than £3,600 and wish to make gross contributions of more than this in any tax year, the maximum contribution for tax relief will be 100% of your relevant UK earnings.

For more information, please see [The SIT SIPP Key Features Document](#).

Please remember that tax levels, bases and reliefs may change, depend on your individual circumstances, and are based on our understanding of current UK law and HMRC practice.

Contributing for partners and children

Most people under 75 years old who live in the UK are eligible for a SIT SIPP. This means that your spouse or partner, children or grandchildren could have a SIT SIPP and take advantage of tax relief on contributions of up to £3,600 each tax year, even if they are not earning.

Contributions paid into their SIT SIPP can build into a fund that could give them valuable additional income in retirement.

Transferring existing pension benefits into The SIT SIPP

The SIT SIPP accepts transfers in from any existing UK registered pension schemes, including protected rights, and certain investments from other SIPPs. You could combine your existing pension funds into one scheme and benefit from the control and flexibility The SIT SIPP offers. It could also help you take benefits and income in a way that most suits your circumstances.

If you have started drawdown under the scheme you wish to transfer, the value of those benefits will be held separately from the other benefits under your SIPP and will be subject to the same income limits and pension year as it would under the transferring scheme.

Please note that not all transfers into The SIT SIPP may be suitable. You may be giving up certain rights and benefits if you transfer your existing pension to The SIT SIPP. If you are considering transferring existing pension benefits into a SIT SIPP, you should seek professional advice from a suitably qualified financial adviser.

Investment

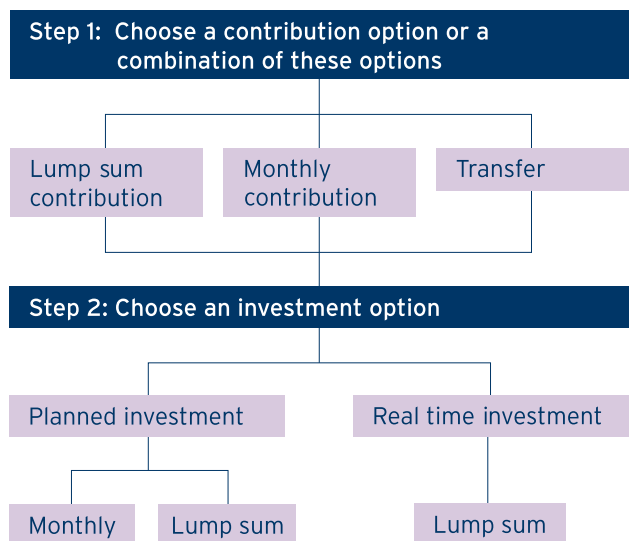
You can make:

- planned investments on a monthly or one-off basis and/or
- real-time investments

The minimum that can be invested at any one time through either a planned or real-time investment is £20.

Please remember that dealing charges apply to most transactions. The overall impact of these charges on small investments will be proportionately much higher than they would be on larger regular or lump sum investments.

Your contribution and investment options



Investments you can put into your SIT SIPP

Control and flexibility are key to The SIT SIPP. The SIPP allows you to choose when, how much and where to invest according to your circumstances and needs at any particular time.

You can choose from the comprehensive range of investments listed below:

- Equities listed on the FTSE 100, 250 and All-Share
- Shares in Investment Trust Companies, including SIT
- Exchange Traded Funds - also known as tracker funds
- Units in a wide range of authorised UK unit trusts
- Shares in UK Open Ended Investment Companies (OEICs)
- Gilts
- Corporate fixed and convertible bonds
- CREST Depository Interests (CDIs)
- Alternative Investment Market shares (AIM)
- Warrants in UK shares settled in CREST
- UK convertible and cumulative preference stocks
- International equities listed in:
 - New York (AMEX, NASDAQ, NYSE)
 - Frankfurt (XETRA)
 - Milan (MTA)
 - Paris (Euronext)
 - Amsterdam (Euronext), and
 - Brussels (Euronext)

Please note, increased investment choice also brings increased complexity. Active management and investment expertise are needed for a SIPP. If you do not have the time to manage your SIPP on an active basis, or if you are not sufficiently knowledgeable to understand the risks associated with investment, you should seek assistance and advice from a suitably-qualified professional adviser.

Warrants are particularly complex instruments and you must complete an appropriateness test before you can invest in them through The SIT SIPP.

The Scottish Investment Trust PLC

Included in the list of allowable investments into The SIT SIPP are shares in The Scottish Investment Trust PLC (SIT).

SIT is an actively-managed, independent global growth investment trust company which offers an attractive combination of spread of risk and opportunity for reward.

SIT invests in a broad range of companies world-wide with the aim of providing above-average returns for investors over the long term. SIT's approach has generated real long-term growth in both capital and income.

As a global growth investment trust company, SIT could provide the ideal core of your pension portfolio. There is no dealing charge for investing in SIT through the planned investment option.

Further information on SIT can be found in the **Key Features Document** of the investment trust savings scheme available through The SIT SIPP relating to The Scottish Investment Trust PLC and on SIT's website www.sit.co.uk.

Investment trust companies

Investment trusts are listed companies which invest in the shares of other companies. The aim of investment trust companies is to make money for their investors. There is the potential to benefit in two ways - from income from dividends paid and from growth through increases in the share price. As with any equity, the value of shares in an investment trust company and any income from them may fall as well as rise and you may not get back the full amount you originally invested.

Investors' money is pooled and managed by experienced fund managers who can buy into companies across a range of countries and industrial sectors, which provide a level of diversification that would be difficult, expensive and time-consuming for the average individual investor to achieve.

Taking benefits from your SIT SIPP

For full details of pension benefits, including death benefits, please see [The SIT SIPP Key Features Document](#).

Taking benefits

The SIT SIPP provides control and flexibility when it comes to taking benefits from your pension.

You can take benefits from your pension at any time after you reach the age of 55, whether or not you continue to work.

Tax-free lump sum

You are entitled to receive as a lump sum the lower of either:

- up to 25% of the value of your pension fund
- or
- up to 25% of your unused lifetime allowance.
(Currently £1.8m but will drop to £1.5m from 2012/13).

This lump sum is currently payable tax-free.

Pension benefits

Once the amount of your tax-free lump sum payment has been agreed, the remaining fund will be used to provide you with a pension in one of three ways:

- 1) drawdown pension
- 2) flexible drawdown
- 3) a lifetime annuity.

Tax on pension payments

Other than the initial tax-free lump sum, all pension payments made to you under drawdown will have income tax deducted under PAYE. The SIPP Administrator will deduct the tax due before paying your pension.

If an annuity has been purchased, the annuity provider will be responsible for the deduction of income tax.

Transparent charges

The SIT SIPP charges

Charges are transparent with the combination of a flat rate annual charge and modest transaction charges.

A summary of the key charges is set out below.

Set up charges

There is no charge to set up your SIT SIPP.

Annual charge

The annual charge is a flat rate, payable quarterly in arrears.

For portfolios valued at less than £50,000

- The annual charge is £75 + VAT.
- This is paid quarterly at £18.75 + VAT.

For portfolios valued at £50,000 and over

- The annual charge is £150 + VAT.
- This is paid quarterly at £37.50 + VAT.

Transaction charges

SIT shares

Monthly or one-off planned investment purchase	Nil
Real-time online purchase	£11.95
Real-time online sale over £250	£11.95
Real-time telephone purchase / sale	from £25

Other UK investments

Monthly or one-off planned investment purchase	£1.50
Real-time online purchase	£11.95
Real-time online sale over £250	£11.95
Real-time telephone purchase / sale	from £25

International investments

Real-time online purchase	£11.95
Real-time online sale	£11.95
Real-time telephone purchase / sale	£11.95

Transfer in

There is a transfer in charge of £50 + VAT per transfer in from another UK registered pension scheme (maximum £300 + VAT per SIPP over the lifetime of your SIT SIPP).

Transfer out

There is a transfer out charge of £75 + VAT, plus £15 per investment transferred out.

Further details

For full details of all charges, including those that may apply when you take benefits from your SIPP, please see [The SIT SIPP Charges Factsheet](#) available on SIT's website www.sit.co.uk or by telephoning SIT's brochure request service on **0800 42 44 22**.

Please note that charges for The SIT SIPP may be higher than for a stakeholder pension.

Please remember with purchases of any UK equities, including shares in investment trust companies, there is compulsory government stamp duty (currently 0.5%) on the amount invested. Also there is a PTM (Panel of Takeovers and Mergers) levy of £1 for all deals in UK quoted shares over £10,000. With purchases of certain international equities there may be additional stamp duty charges in other jurisdictions on the amount invested. Purchases and sales of investments, including SIT shares, are often subject to a dealing spread (the difference between the buying and selling prices).

How to apply

It's simple to apply.

Please make sure you read the following important documents, paying particular attention to the charges and to the risk factors:

- **The SIT SIPP Key Features Document**, including (if you intend to invest in SIT shares) the **Key Features Document** of the investment trust savings scheme available through The SIT SIPP relating to The Scottish Investment Trust PLC
- **The SIT SIPP Terms and Conditions**
- **The SIT SIPP Dealing Service Terms and Conditions**

Then complete the **Application Form**. This, along with the above documents, can be found on SIT's website, www.sit.co.uk or you can request an application pack be posted out to you by telephoning SIT's brochure request service on **0800 42 44 22**.

Once you have completed and signed your application form, please send it, along with any requested documents, to:

Freepost RRKC-GYRA-TEKU
The SIT SIPP (HSDL Administration Team)
A J Bell Management Limited
Trafford House
Chester Road
Manchester
M32 0RS

Tel: 08457 22 55 25

Please note: If you change your mind, you have the right to cancel your SIPP within 30 days.

Further information on your right to cancel can be found in **The SIT SIPP Key Features Document**.

Setting up your SIT SIPP

Opening your SIT SIPP

The SIT SIPP Administrator, A J Bell Management Limited, will open your SIT SIPP upon receipt of funds, a valid application form and verification of your identity.

A J Bell will issue a welcome letter to confirm the opening of your SIT SIPP. They will send the funds and SIPP details to the dealing and stockbroking services administrator, Halifax Share Dealing Limited (HSDL) who will issue a welcome pack to confirm your dealing account.

Contributions

Lump sum

Lump sum contributions are made by cheque (made payable to Sippdeal Trustees Limited re: your name) or by electronic transfer.

Please note that HSDL will only invest with cleared funds.

Monthly

Regular monthly contributions are made by Direct Debit.

Where an employer intends to pay monthly contributions by Direct Debit, the payments must be made from a UK bank or building society account in the employer's name.

Initial contribution by cheque

If your initial contribution is by cheque, you will normally be able to deal approximately 5 working days after its receipt by A J Bell.

Transferring in

If you are transferring in benefits from other pensions, it may take some time for A J Bell and HSDL to receive the transfer payment from your existing provider.

If a transfer payment is to be made to your SIT SIPP, there is no need to make additional initial contributions unless you wish to.

Share certificates are not issued to SIT SIPP investors.

Online registration

Once your SIPP is open, you may then register online at www.halifaxsharedealing.co.uk/online to set up your SIPP online dealing account. This allows you to deal, access your valuations and statements and change account details online. If you wish, you may set up a regular monthly payment and investment plan.

Investment plan

Once you have registered online, you can set up an investment plan on www.halifaxsharedealing.co.uk/online

This enables you to instruct HSDL to buy certain shares for you every month and put them into your SIT SIPP.

- There are four investment dates each month and you can choose to set up a monthly or one-off lump sum pre-planned investment.
- You can add to or remove investments from your investment plan online at any time.
- You can also suspend or reactivate your investment plan online at any time.

Additional contributions

Lump sum

Once your SIPP is open, further lump sum contributions (minimum £1,000 gross) can be made by completing the **Additional Contribution Form** and sending it, with a cheque (made payable to Sippdeal Trustees Limited re: your name) to A J Bell. You can also make lump sum contributions by electronic transfer.

A J Bell will process your contribution and send it to HSDL who will then add the amount to your dealing account.

If you have not set up an investment plan or do not have a dealing account, HSDL will inform you either in writing or by email.

Monthly

You can arrange to increase or decrease your monthly contributions at any time.

Dividend reinvestment

Dividends are not automatically reinvested but are paid and held as cash in your SIPP dealing account.

If you would like to have dividends reinvested, you can arrange to do so by instructing HSDL, either online at www.halifaxsharedealing.co.uk/online or by telephoning **08457 22 55 25**.

Please note: whichever dividend reinvestment option you choose, it will apply to ALL eligible investments in your SIT SIPP. It is not possible to reinvest the dividends of only selected investments.

Keeping you informed

Once your SIT SIPP is active, you will receive a transaction statement and valuation every six months.

You will also receive contract notes for every investment transaction.

You can register to manage your SIPP and access up-to-date valuations and transaction information online at www.halifaxsharedealing.co.uk/online or through the SIPP section of SIT's website www.sit.co.uk

Further information

Administration of your SIT SIPP

The SIT SIPP is administered by A J Bell Management Limited.

If you have specific questions about the administration of your SIT SIPP or any pension related queries, please phone A J Bell on **08457 22 55 25** or contact your financial adviser.

The SIT SIPP

Halifax Share Dealing SIPP Administration Team
A J Bell Management Limited
Trafford House
Chester Road
Manchester
M32 0RS

Dealing and investment into your SIT SIPP

All dealing is undertaken by Halifax Share Dealing Limited (HSDL).

If you have any queries which relate to dealing and investment into your SIT SIPP, please phone HSDL on **08457 22 55 25**.

The SIT SIPP (HSDL Administration Team)
Halifax Share Dealing Limited
Lovell Park Road
Leeds
LS1 1NS

The Scottish Investment Trust PLC

If you have any questions about The Scottish Investment Trust, please do not hesitate to contact SIT.

Please note SIT cannot give you any information or advice on pensions in general nor on your SIT SIPP investment in particular.

SIT Savings Limited
Investor Services
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EDINBURGH
EH2 0BR

Telephone: 0131 225 7781
Email: info@sit.co.uk
Website: www.sit.co.uk

The SIT SIPP application pack

Further information in relation to The SIT SIPP is readily available. You can request The SIT SIPP application pack by calling SIT's Freephone brochure request service on **0800 42 44 22**, or you can download it from SIT's website www.sit.co.uk

The application pack includes the following important documents:

- **The SIT SIPP Key Features Document**, including (if you intend to invest in shares in SIT) the **Key Features Document** of the investment trust savings scheme available through The SIT SIPP relating to The Scottish Investment Trust PLC
- **The SIT SIPP Terms and Conditions**
- **The SIT SIPP Dealing Service Terms and Conditions**

If you would like a copy of this or any other item of our literature in large print, Braille or in audio format, please contact us on **0800 42 44 22**, or by email at info@sit.co.uk.

Other SIT products

Brochures are also available for The SIT ISA, The SIT ISA Transfer, STOCKPLAN Investment Trust Savings Scheme and investing for children - STOCKPLAN: A Flying Start.

For copies, please call SIT's brochure request service free on **0800 42 44 22**. Brochures can also be downloaded from SIT's website www.sit.co.uk

The SIT SIPP is marketed by SIT Savings Limited, a wholly-owned subsidiary of The Scottish Investment Trust PLC. SIT Savings Limited is registered in Scotland number SC091859. Registered Office: 6 Albyn Place, Edinburgh, EH2 4NL. Authorised and regulated by the Financial Services Authority. FSA Registration Number: 125495.

A J Bell Management Limited is the Scheme Administrator of The SIT SIPP. A J Bell Management Limited is registered in England No. 3948391. Registered Office: Trafford House, Chester Road, Manchester, M32 0RS. Authorised and regulated by the Financial Services Authority and on the FSA register under FSA register number 211468.

Sippdeal Trustees Limited is a wholly-owned subsidiary of A J Bell Management Limited, registered in England No. 4050222. Registered Office: Trafford House, Chester Road, Manchester, M32 0RS. Sippdeal Trustees Limited does not conduct any regulated activities, and is, therefore, not regulated.

Dealing and stockbroking administration services are provided by Halifax Share Dealing Limited, which is part of the Lloyds Banking Group. Halifax Share Dealing Limited is registered in England No. 3195646. Registered Office: Trinity Road, Halifax, West Yorkshire, HX1 2RG. Authorised and regulated by the Financial Services Authority, a member of the London Stock Exchange and HM Revenue & Customs approved ISA Manager. FSA Registration Number: 183332.

Financial Services Authority (FSA)

25 The North Colonnade

Canary Wharf

London

E14 5HS



Registered office:

6 Albyn Place, Edinburgh EH2 4NL
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Email: info@sit.co.uk www.sit.co.uk

SIPP administrator:

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A J Bell Management Limited
Trafford House
Chester Road
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M32 0RS
Helpline: 08457 22 55 25

Dealing and stockbroking administration services:

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