

# WALKERCRIPS

## Pensions

Serving clients to better care for **their futures**

**Pensions** are often forgotten.

**Pensions** are often an afterthought.

**Pensions** at Walker Crips can help you to better care for your future.

Walker Crips has been providing investment services for over 100 years. Founded on traditional values of integrity, courtesy, fairness and loyalty, we have maintained these ideals and remain committed to the clients we serve.

**The Walker Crips SIPP** is a personal pension that allows a much wider scope of investment options than a standard pension.

# Starting a SIPP with Walker Crips

## What is a Self Invested Personal Pension?

A Self Invested Personal Pension (SIPP) is a bespoke pension arrangement designed for individuals looking for control over their pension fund investments.

SIPPs offer significant benefits in pension and tax planning, allowing considerable flexibility in pension fund investments. Clients can contribute up to the Annual Allowance in any one tax year and take advantage of any unused relief by way of carry forward.

## How it works

- **Control:** The SIPP provider is usually a financial house, such as a bank, building society, insurance company.
- **Investments:** The investments are registered in the name of the SIPP trustee company and the member trustee.
- **Contributions:** Basic rate tax relief at source only on personal contributions, and higher marginal rates are secured via annual returns.
- **Trust structure:** Formed as a mastertrust and operates on the same principle.

# Choosing Walker Crips

Benefiting from decades of combined experience, our Pensions administration team have built up a wealth of technical experience serving clients working towards retirement.

## Contact us

If you have any questions about how we can help you take control of your pension arrangements please contact us:

walkercrips.co.uk/pensions  
01904 544300  
pensions@wcgplc.co.uk

## Our place in your Pension

At Walker Crips Pensions we aim to help our clients achieve their retirement goals. We work with you directly or alongside your adviser, to develop a pension that aligns with your retirement.

Our dedicated SIPP administration team is reachable through a single designated point of contact, meaning you will have direct contact with the actual individuals taking care of your SIPP.

### Choosing Walker Crips means we're ready when you are

Your designated point of contact will be reachable by phone. No automated calls and no disconnected chats.

### Our charging structure is the clearest it's ever been

We've restructured our SIPP offering to reduce fees by 33% as we believe in giving clients a fair deal.

### Switching with award winning assistance

Moving from your current pension provider can feel overwhelming. Let our award winning team help you towards your goal.



**Walker Crips Pensions**

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**Risk warning:** The value of any investment and the income from it is not guaranteed and can fall as well as rise, so that you may not realise the amount originally invested. This document has been prepared by Walker Crips Pensions for clients and/or potential clients who may have an interest in their services. It should not be taken as advisement to invest.