



10 Good Reasons to choose the Westerby Private Pension (WPP)

1. **Competitive Charging Structure** - the cost of taking out a WPP is very competitive within the SIPP market. Furthermore we charge fixed fees as opposed to a percentage cut of any fund value, therefore our fees do not increase as a result of growth on your investments.
2. **Service** – we aim to provide a very fast service for the establishment and on-going running of the WPP. Whether your query is by telephone, fax or letter, we will endeavour to act on it in a quick and efficient manner.
3. **Investment Flexibility** – the WPP gives you great investment flexibility by allowing you to select from the full range of permitted investments including Unit Trusts, Investment Trust, Commercial Property, Residential Property Collective Investments Schemes and much more.
4. **Bank Interest Rates** – the rates on cash balances are tiered and are competitive in relation to the rest of the market.
5. **Retirement Flexibility** - we provide the full range of retirement options available, including unsecured pension, phased retirement and phased annuity purchase.
6. **Simple and quick to set up** – there are a few forms to complete to set up a WPP, with some of the forms already being pre-populated with generic information to help save time.
7. **Dedicated Staff** – our staff are trained to assist with the day-to-day running of all aspects of SIPP's. Each IFA is provided with dedicated staff that will deal with all their schemes and be the first point of contact for them.
8. **No Minimum contribution or fund size** – the WPP can be set up by making just one small contribution or transfer into the plan. There are no requirements to set up regular monthly contributions or to have a certain fund size.
9. **Group SIPP facility available** – this is a great facility which is ideal for property syndicates.
10. **Speak to an expert** – we have a good range of expertise with SIPP's and SSAS's and also have staff with great knowledge of the pensions industry, including any latest developments. We are happy to assist you with any technical queries on these products.