

Is a full SIPP still suitable for you?

A full SIPP is a complex product and has fixed charges that can be high for small value pension funds.

If you do not need a full SIPP for example you have a relatively small fund and/or are not intending to invest in complex investments like commercial property, then the CTF SIPP may not be suitable for you and transferring to a simple low cost plan may be beneficial.

We cannot advise you and you should consult an Independent Financial Adviser

(www.unbiased.co.uk provides a search service as do other services and professional bodies such as (www.thepfs.org/yourmoney/find-an-adviser/) .

Guidance is also available from the Governments Money & Pension Service <https://maps.org.uk/en#>