

# REDSWAN SIPP CYGNET PLAN



## Supplementary Information Sheet

### **This document is part of a set, all of which should be read together:**

- Redswan SIPP's Key Features Document & Introductory Guide
- Cygnet Plan Fee Agreement
- Application Form

While the Redswan SIPP is a 'full blown' SIPP with a wide range of investment options, we recognise that not everyone will want to take advantage of its flexibility, or at least not straight away. With that in mind, it also has a Cygnet Plan level of membership.

### • **The Cygnet Plan...**

... is not a separate SIPP – you are still a member of the Redswan SIPP – the only difference is your investment choice is restricted and, in return, your fees are significantly reduced.

### • **What is the Difference Between the 'Full' Redswan SIPP & the Cygnet Plan's Level of Membership?**

The only difference, apart from the fees detailed in the Cygnet Plan's Fee Agreement, is that you are limited to the Cygnet Plan's bank account **plus** two Standard Investments for the basic annual fee.

### • **What if I Want to Invest in More Than Two Standard Investments?**

That's fine but you should note that there's an additional annual charge for each one. Please see the Annual Fees section of the Cygnet Plan's Fee Agreement.

### • **What are Standard Investments?**

As a Cygnet Plan member, the range of assets in which you may invest includes the following:

- ✓ company shares listed on a recognised stock exchange\*
- ✓ a discretionary fund management service\*;
- ✓ regulated fund supermarkets/platforms;
- ✓ trustee investment plans;
- ✓ regulated structured products;

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- ✓ permitted National Savings;
- ✓ money market, term and deposit cash accounts.

\*subject to: the shares being held in a nominee account, eg via a stockbroker; pre-approval in certain jurisdictions and on certain exchanges, eg AIM and similar. If this is your intention, please contact us to discuss it further.

## • **What if I Want to Invest in Something Else?**

If your proposed investment is within the 'full' Redswan SIPP's list of permitted investments (see the Investments page of the Key Features & Introductory Guide), you may upgrade your membership. Please see question 9 of the Cygnet Plan's FAQs.

## • **Any Other Questions?**

If you've read the Redswan SIPP's Key Features & Introductory Guide, together with the Cygnet Plan's Fee Agreement and this Supplementary Information Sheet and you still have questions, please contact your financial adviser or Redswan Pensions – our contact details are on the first page.