



YORSIPP

Firm name:	Yorsipp Limited
Product Names:	Singular SIPP; Step-up SIPP and Full SIPP.
Product provider/administrator:	Yorsipp Limited
Trustee:	Yorsipp (Trustees) Limited

Product Information

Yorsipp Limited provides three individual SIPP products, available to customers via FCA regulated UK based, Independent Financial Advisers. Investments must meet the FCA's definition of a 'standard asset'. The SIPP can hold assets both as uncrystallised and crystallised funds.

Yorsipp Full SIPP

This product is for clients who are looking to make multiple investments into the following products:

- Platform
- Discretionary Fund Manager
- Trustee Investment Plan
- Share Dealing
- Cash Deposit
- UK Commercial Property

Yorsipp Step Up SIPP

This product is for clients who are looking to make multiple investments into the following products, capped at five:

- Platform
- Discretionary Fund Manager
- Trustee Investment Plan
- Share Dealing
- Cash Deposit

Yorsipp Singular SIPP

This product is for clients who are looking to make an investment into one of the following:

- Platform
- Discretionary Fund Manager
- Trustee Investment Plan
- Share Dealing
- Cash Deposit

Fair Value Assessment

The three Yorsipp product variants have been subject to the firm's fair value assessment in line with the Consumer Duty principle and is deemed to provide fair value for money based on the target market described in the next section. The fair value assessment has taken account of:

- A pricing assessment and comparison with similar products which has resulted in our product being deemed market competitive.
- Our fee structure being simple, clear and concise, with charges for additional work being kept to a minimum.
- The fee structure allows for the SIPP product variants described above to be used as appropriate to the circumstances of the customer.
- The products and the charging structures are reviewed annually to ensure they remain appropriate and competitive.
- Our fees are kept competitive through part retention of bank interest earned within the SIPP bank accounts.

Based on our average fund size, expressed as a percentage, our ongoing fees reflect 0.17% of the fund.

Target market

Our SIPP product variants are designed to meet the following customer needs:

- Adviser led investors who wish to have a say in their pension investment decisions and wish to access a wider variety of investment choice.
- While we do not stipulate a minimum fund value, our fair value assessment has assessed that appropriate minimum fund values are as follows:
 - A fund size of £40,000 for the Singular SIPP (the current average pot size £338k);
 - A fund size of £75,000 for the Step-up SIPP (the current average pot size £693k);
 - A fund size of £150,000 for the Full SIPP (the current average pot size £407k) and
- Customers who are looking to build savings for their retirement (circa 56% of our clients), or those looking to take benefits (44%).

Our SIPP is not suitable for non-advised customers or those looking to invest in non-standard assets.

Enquiries

We can be contacted at

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Yorsipp is a trading style of Yorsipp Limited (05743279) and its subsidiaries Astute Pension Trustees Limited (08696449) and Primetime Trustees Limited (09716098) along with its associated company Yorsipp (Trustees) Limited (04242849), all registered at c/o Calvert Dawson Limited, 288 Oxford Road, Gomersal, Cleckheaton BD19 4PY.

Yorsipp Limited is authorised and regulated by the Financial Conduct Authority (464198).

All calls are recorded for quality, monitoring, training and fact verification purposes.