



## ABOUT THE IPS PARTNERSHIP

The IPS Partnership is a firm of pension specialists that have provided self-invested pension products for over 30 years. We are one of the largest UK companies in this market. With offices in London, Bristol and Manchester, IPS provide nationwide coverage which, when combined with our commitment to the highest levels of service standards, provides an award winning combination.

The IPS Partnership was formed from the merger of two leading pension companies that specialise in the self-invested pensions market, IPS Pensions Limited and The PAL Partnership Limited. The company is a wholly owned subsidiary of the IFG Group Plc, which is listed on both the London and Dublin Stock Exchanges.

By combining the roles of Professional Trustee and Administrator, originally specialising in fully self-administered pension schemes (SSAS), and then Self-Invested Personal Pensions (SIPP), both companies established a reputation for providing a quality service combined with a high level of technical knowledge.

The merged business creates a major specialist pensions company in this increasingly dynamic market, with the financial strength to capitalise on growth opportunities. Our range of services includes:

- Fully self-administered pension schemes (member directed) for directors and key executives, designed to meet the needs of small to medium-sized firms who find it difficult to get good advice on pension plans.
- The IPS SIPP, a self invested personal pension plan or investment regulated pension for high net worth individuals, which combines an exceptionally competitive fee structure with access to a deposit account paying one of the highest deposit rates available. The IPS SIPP provides access to the complete range of investments available from April 2006.
- Administration services for group defined benefit and money purchase pension schemes.

It is fair to say that the benefits provided following the merger and from being part of a larger group have not compromised our high level of individual service. Our team of experienced pensions specialists continue to provide a personal and efficient service.

The IPS Partnership is authorised and regulated by the Financial Services Authority (FSA). Being regulated by the FSA also ensures that we are able to help and advise concerning changes in legislation and to ensure that both our professional introducers and clients are kept fully up to date at all times.

Our Professional Trustee companies are approved by HM Revenue & Customs and The IPS Partnership is also a member of the Association of Member Directed Pension Schemes (AMPS), our trade association.

September 2008.