
Pension Review

Client Name: Rachel Jones
Client Ref: RP000912
Prepared By: Luke Dickens
Investment Type: Pension
Adviser Name: Luke Dickens
Report Print Date: 10/06/2019

Introduction

The purpose of this analysis is to provide you with information on your current investment portfolio. This analysis does not, on its own, show whether or not moving your funds is advisable, as that also depends on many other factors, for example, your personal circumstances and objectives. It does, however, provide you with the past performance of your current investment portfolio to help you make an informed decision on how to invest your money.

Existing Investment Details

The report has been based on the following information. Please make it known if any part of this information is incorrect as it may affect the results of the analysis.

Review Date	01/04/2019
Investment Type	Pension
Plan Name	Curtis Banks
Current Total Value of Investment at Review Date	£250,000.00
Review Period	12 Months (April 2018 - March 2019)

Existing Investment Costs

Detailed below are all associated costs you have paid over this review period, excluding ongoing and transactional costs.

AMC adjustment	0.75% (£1,849.77)
Advisor Charge	0.5% (£1,233.70)
The total costs you have paid over this review period was £3,083.47 or 1.23% of your total investment.	

Below are your funds current ongoing and transaction costs.

Ongoing Charge	1.18%
Transaction Charge	0.15%

Current Investment Portfolio

You are currently invested in the following portfolio of funds. Each fund has been compared to the Morningstar Europe benchmark performance for the review period shown.

Green indicates the fund has performed higher than the selected benchmark, amber indicates the fund has performed in line with the selected benchmark and red indicates the fund has performed lower than the selected benchmark.

Above Benchmark

Below Benchmark

Fund	Split	Sector	Cost	Performance	Benchmark
SLI MyFolio Managed III Plat 1 Acc	15.3%	Specialist	1.13%	1.56%	4.03%
Aberdeen Asia Pacific Equity I	17.6%	Asia Pacific excluding Japan Equities	1.29%	4.83%	4.03%
Aberdeen Emerging Markets Equity A Acc	11%	Global Emerging Markets Equities	2.06%	0.61%	4.03%
Architas MA Blended Interm A Acc	56.1%	Specialist	1.25%	5.5%	4.03%
Weighted Average			1.33%	4.24%*	4.03%*

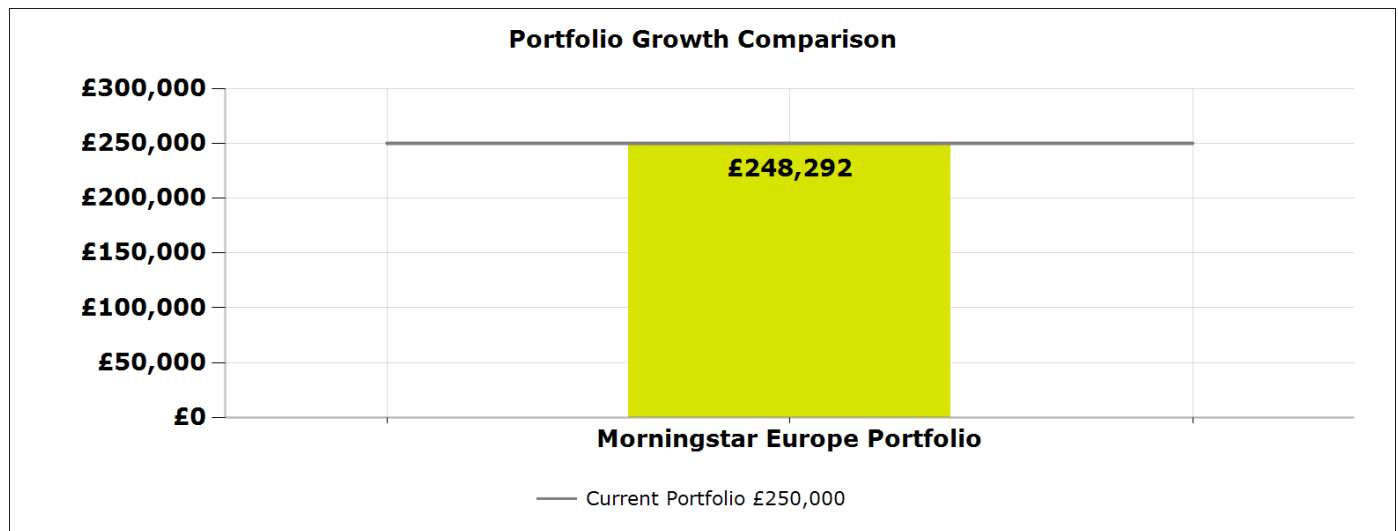
* Performance returns are net of fund costs

Current Investment Portfolio Growth Comparison

We have reviewed your investment portfolio and calculated an alternative growth that could have been achieved if your portfolio had performed in line with the Morningstar Europe benchmark.

The current fund value of your investment is **£250,000.00**

If you invested in funds which performed in line with the benchmark selected, your portfolio could have been worth **£248,291.59**



What is Weighted Average?

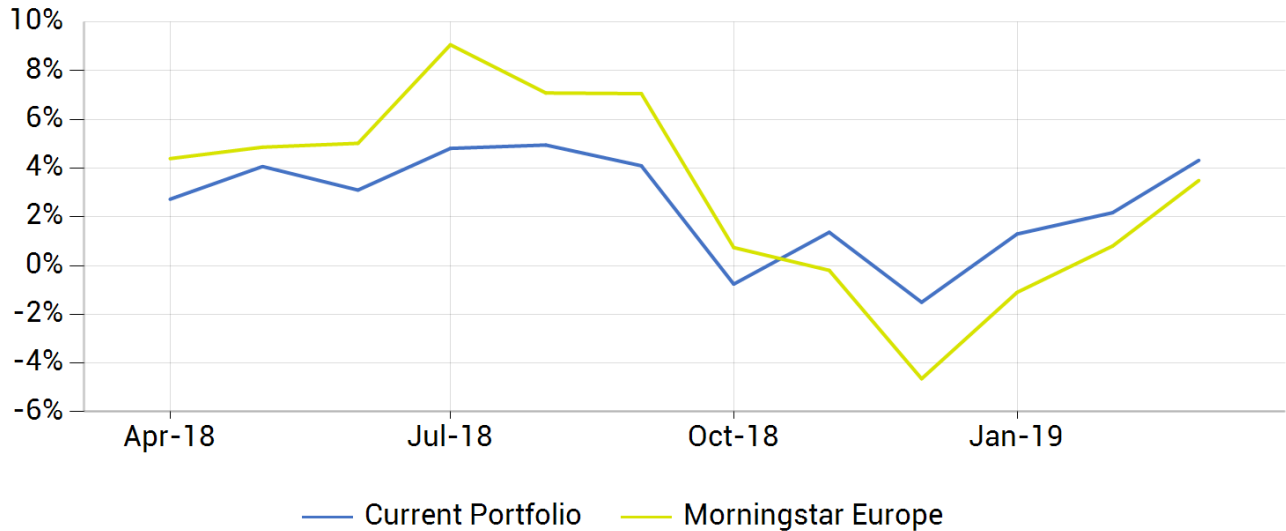
An average that takes into account the proportional relevance of each component, rather than treating each component equally.

Past 12 Months Cumulative(%) Return Comparison

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 12 Months.

Past 12 Months Cumulative(%) Return Comparison



Current Portfolio											
Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
2.73%	1.31%	-0.93%	1.66%	0.13%	-0.81%	-4.67%	2.15%	-2.84%	2.84%	0.86%	2.1%
Morningstar Europe											
Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
4.39%	0.45%	0.15%	3.85%	-1.81%	-0.02%	-5.9%	-0.93%	-4.46%	3.72%	1.92%	2.67%

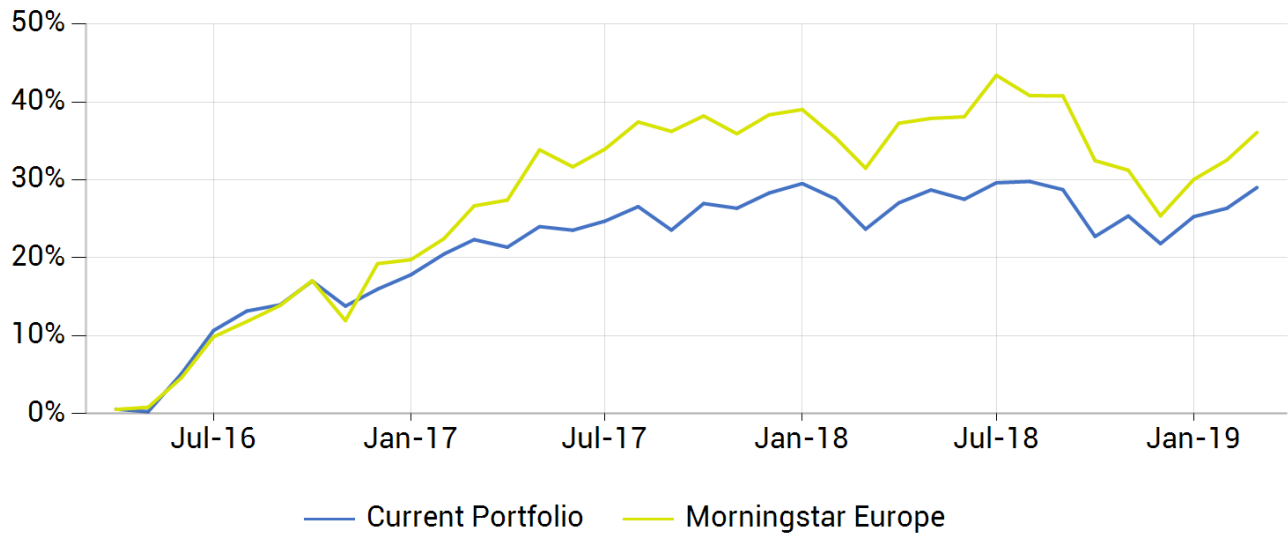
Please note that past performance cannot be a guide to the future and investment returns cannot be guaranteed. Information produced by Selectapension Ltd in conjunction with data supplied by Morningstar.

Past 3 Years Cumulative(%) Return Comparison

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 3 Years.

Past 3 Years Cumulative(%) Return Comparison



Current Portfolio											
Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
5.13%	8.41%	1.77%	5.48%	0.99%	0.01%	3.85%	-3.61%	3.1%	0.97%	-5.38%	5.92%
Morningstar Europe											
Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
4.6%	8.88%	4.73%	6.21%	3.95%	3.46%	1.56%	-4.95%	5.02%	1.94%	-10.93%	8.54%

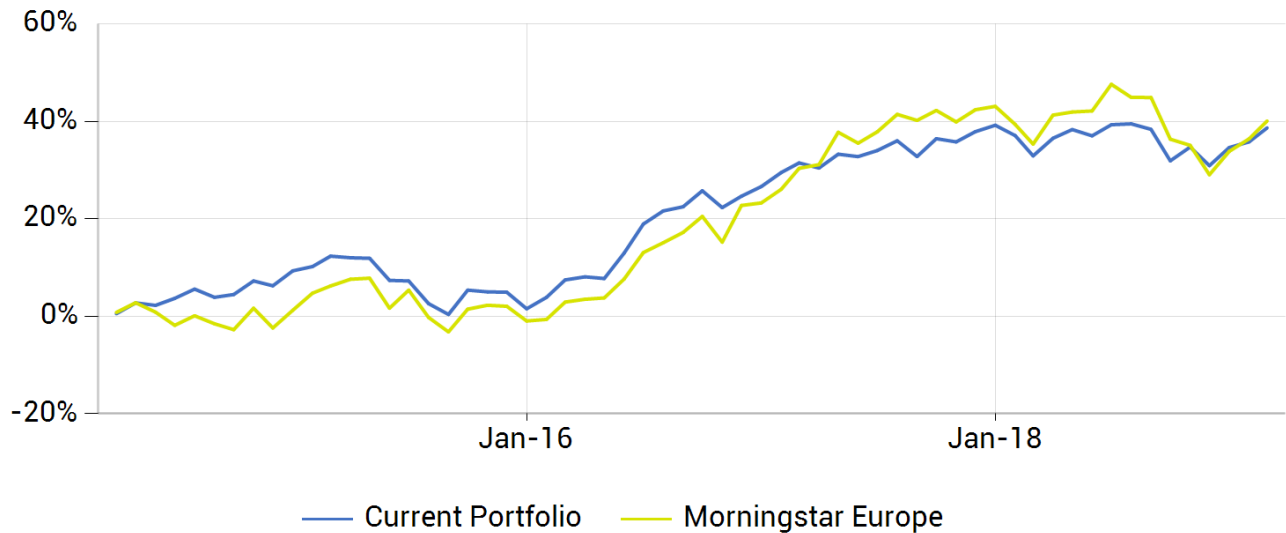
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Past 5 Years Cumulative(%) Return Comparison

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 5 Years.

Past 5 Years Cumulative(%) Return Comparison



Current Portfolio									
Sep-14	Mar-15	Sep-15	Mar-16	Sep-16	Mar-17	Sep-17	Mar-18	Sep-18	Mar-19
3.9%	8.14%	-10.65%	7.05%	13.97%	7.35%	1%	0.1%	4.1%	0.21%
Morningstar Europe									
Sep-14	Mar-15	Sep-15	Mar-16	Sep-16	Mar-17	Sep-17	Mar-18	Sep-18	Mar-19
-1.52%	7.88%	-8.87%	6.32%	13.88%	11.23%	7.55%	-3.47%	7.06%	-3.33%

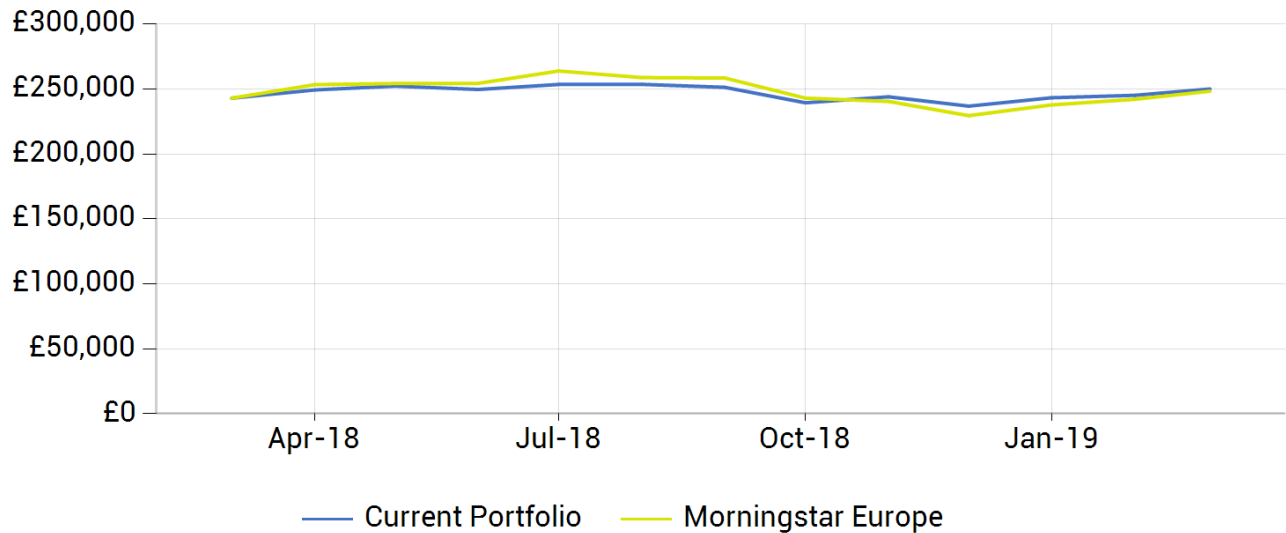
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Past 12 Months Cumulative(£) Return Comparison

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 12 Months.

Past 12 Months Cumulative(£) Return Comparison



	Apr-18	Apr-19
Current Portfolio	£242,924.53	£250,000.00
Morningstar Europe	£242,924.53	£248,291.60

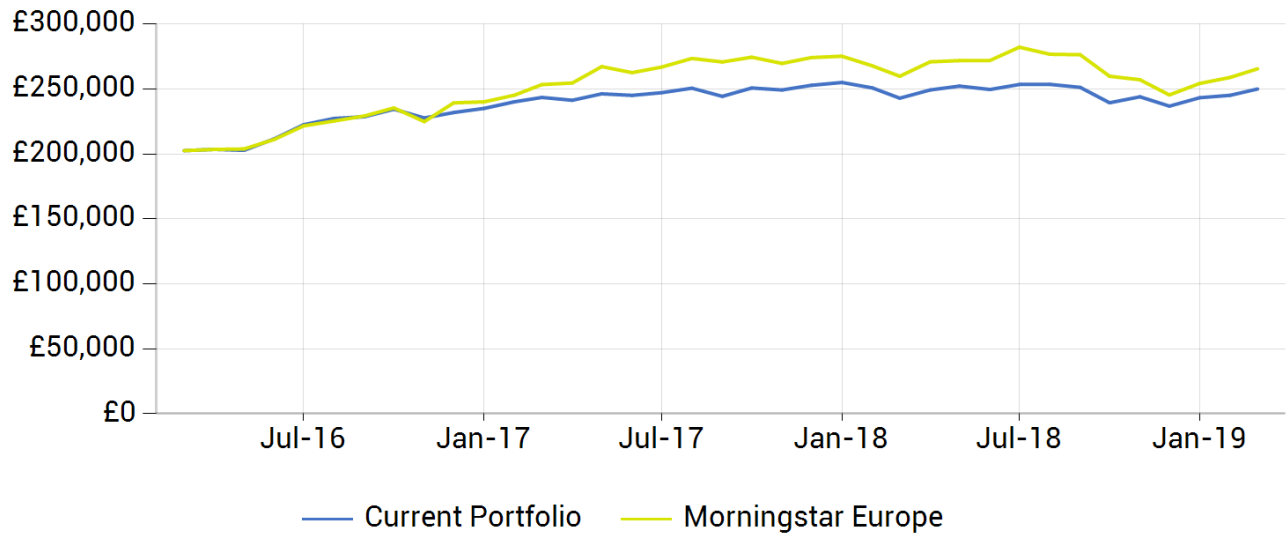
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Past 3 Years Cumulative(£) Return Comparison

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 3 Years.

Past 3 Years Cumulative(£) Return Comparison



	Apr-16	Apr-19
Current Portfolio	£202,558.39	£250,000.00
Morningstar Europe	£202,558.39	£265,525.27

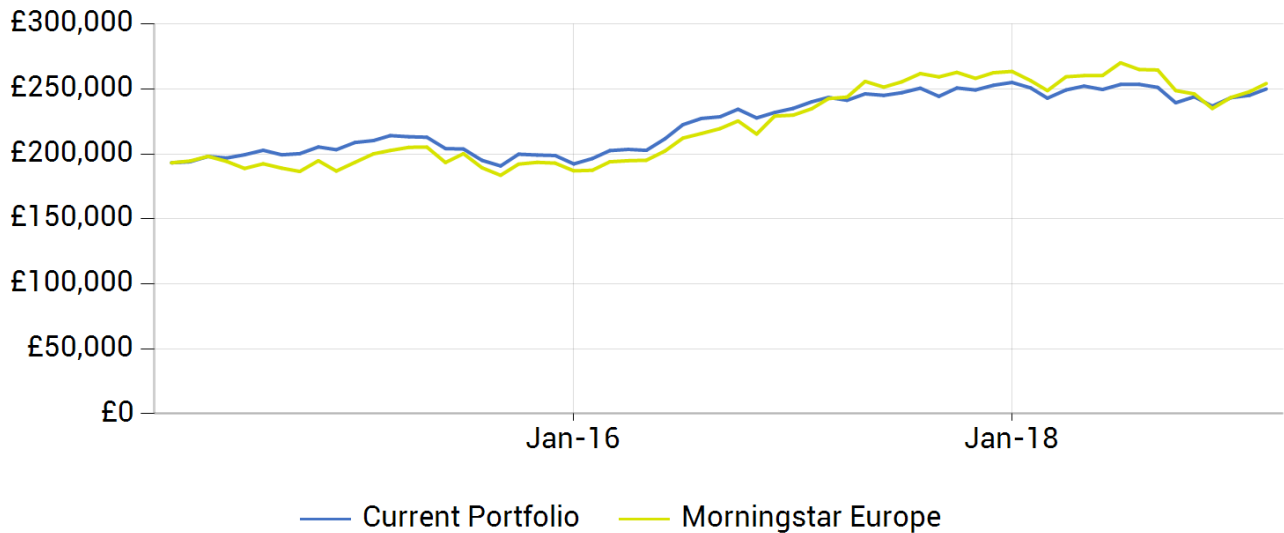
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Past 5 Years Cumulative(£) Return Comparison

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 5 Years.

Past 5 Years Cumulative(£) Return Comparison



	Apr-14	Apr-19
Current Portfolio	£193,187.23	£250,000.00
Morningstar Europe	£193,187.23	£254,229.96

Please note that past performance cannot be a guide to the future and investment returns cannot be guaranteed. Information produced by Selectapension Ltd in conjunction with data supplied by Morningstar.

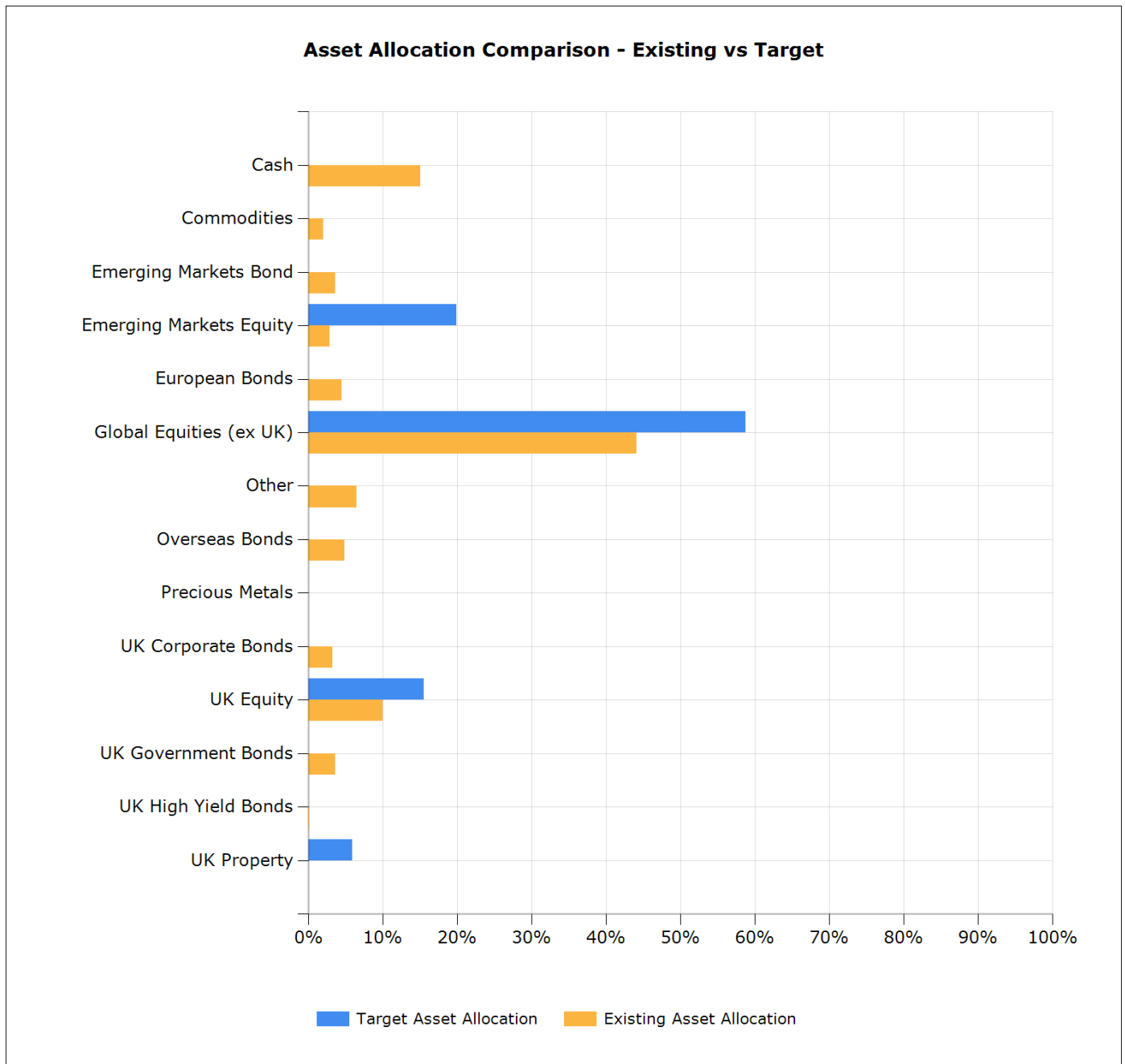
Asset Allocation

Asset allocation is the implementation of an investment strategy that attempts to balance risk versus reward by adjusting the percentage of each asset in an investment portfolio according to the investor's risk tolerance, goals and investment time frame. The focus is on the characteristics of the overall portfolio. Such a strategy contrasts with an approach that focuses on individual assets.

Asset Allocation Comparison

Below is a comparison of the suggested asset allocation and the asset allocation of your existing investment.

The existing investment is set to achieve **56.85%** of the suggested asset allocation. Based on your attitude to risk – **Adventurous Investor**



Cost Comparison

Your portfolio of funds can be accessed with a number of other Products. If you had invested your money in one of these Products over the last 12 Months, your fund may have been worth more at the date of this review.

There are **54** products that offer your fund portfolio, **52** of these may have provided a higher fund. Assuming annual product and fund costs and the same level of growth per annum.

Product	Fund Value
James Hay Partnership Modular iSIPP	£252,571
FundsNetwork Pension.	£252,398
VitalityInvest Retirement Plan (Booster and Discounts - Platinum)	£252,301
Scottish Widows Retirement Account	£252,280
Canada Life Limited The Retirement Account	£252,258
Old Mutual Wealth Personal Pension - Single Price	£252,217
Aviva Pension Portfolio (Core)	£252,203
Aviva Personal Pension	£252,167
Transact Section 32	£251,909
VitalityInvest Retirement Plan (Booster and Discounts - Gold)	£251,906
DP Pensions Ltd 7IM Single Investment SIPP	£251,887
Alliance Trust Savings Select SIPP	£251,706
Embark Pensions Option SIPP	£251,693
Standard Life Active Money Personal Pension [$<0.8\%$ AMC Funds]	£251,668
VitalityInvest Retirement Plan (Booster and Discounts - Silver)	£251,662
Hubwise Securities Limited SiPP	£251,627
Alliance Trust Savings Select SIPP (Inclusive Option)	£251,602
VitalityInvest Retirement Plan (Booster and Discounts - Bronze)	£251,512
VitalityInvest Retirement Plan (Excluding Booster and Discounts)	£251,512
AJ Bell Investcentre SIPP (Investing in DFMs)	£251,497
Alliance Trust Savings Select SIPP (Free Switch Option)	£251,478
Standard Life Active Money Personal Pension [0.8-2% AMC Funds]	£251,411
Standard Life Active Money SIPP [0.8-2% AMC Funds]	£251,411
Wealthtime SIPP	£251,399
AJ Bell Investcentre SIPP (investing in Funds and Shares Service)	£251,387
Embark Platform Personal Pension	£251,358
Elevate, part of Standard Life Elevate Pension Investment Account	£251,336

7IM 7IM SIPP (7IM Discretionary/Retirement Income Service)	£251,335
Aegon Platform SIPP	£251,281
Aegon Platform Pension Account	£251,281
Sanlam Investments and Pensions OneSIPP	£251,274
Ascentric Pension Account	£251,210
7IM SIPP	£251,209
Old Mutual Wealth Collective Retirement Account (Self Select) - Unbundled	£251,121
Old Mutual Wealth Collective Retirement Account (Wealth Select) - Unbundled	£251,121
Embark Pensions EBS Sipp	£251,117
Sanlam Investments and Pensions Transfer Pension Portfolio (Section 32 Buy Out Bond)	£251,089
Verbatim Pension Account	£251,085
Nucleus Pension Account	£251,085
Zurich Retirement Account	£251,084
Aviva Pension Portfolio (Choice)	£251,070
Transact Personal Pension	£251,028
Transact SIPP.	£251,028
Standard Life SIPP for Wrap (Core)	£250,997
Amber Financial Investment Wrap	£250,981
Standard Life SIPP for Wrap	£250,767
AJ Bell A J Bell Platinum SIPP (Capped Drawdown)	£250,756
Aegon Retirement Choices SIPP	£250,747
Novia Novia Wrap	£250,709
AJ Bell A J Bell Platinum SIPP	£250,695
Prudential Retirement Account	£250,470
Hubwise Securities Limited Personal Pension	£250,276
Your Current Investment	£250,000
Standard Life Active Money SIPP [DFM Investment]	£249,693
Standard Life Active Money SIPP [Mutual Funds]	£248,518

Remodelled Investment Portfolio

You are currently invested in the following portfolio of funds. Each fund has been compared to the Morningstar Europe benchmark performance for the review period shown.

Green indicates the fund has performed higher than the selected benchmark, amber indicates the fund has performed in line with the selected benchmark and red indicates the fund has performed lower than the selected benchmark.

Above Benchmark

Below Benchmark

Fund	Split	Sector	Cost	Performance	Benchmark
Schroder Income Fd Z Acc	13%	UK Equity Income	1.06%	5.61%	4.03%
AXA Framlington UK Growth Z GBP Acc	10%	UK All Companies	1.24%	6.36%	4.03%
Standard Life Wealth Bal Bridge	5%	Mixed Investment 40%-85% Shares	1.13%	6.26%	4.03%
BlackRock Gold and General D Acc	14%	Specialist	1.31%	9.81%	4.03%
HL Select UK Income Shares A Acc	12%	UK Equity Income	0.48%	9.65%	4.03%
Baillie Gifford UK Equity Alpha B Acc	12%	UK All Companies	0.55%	10.81%	4.03%
Liontrust Macro Equity Income I Acc	23%	UK Equity Income	1.16%	4.82%	4.03%
Baillie Gifford Invm Grd Lng Bd B Inc	11%	Sterling Corporate Bond	0.28%	5.88%	4.03%
Weighted Average			0.92%	7.26%*	4.03%*

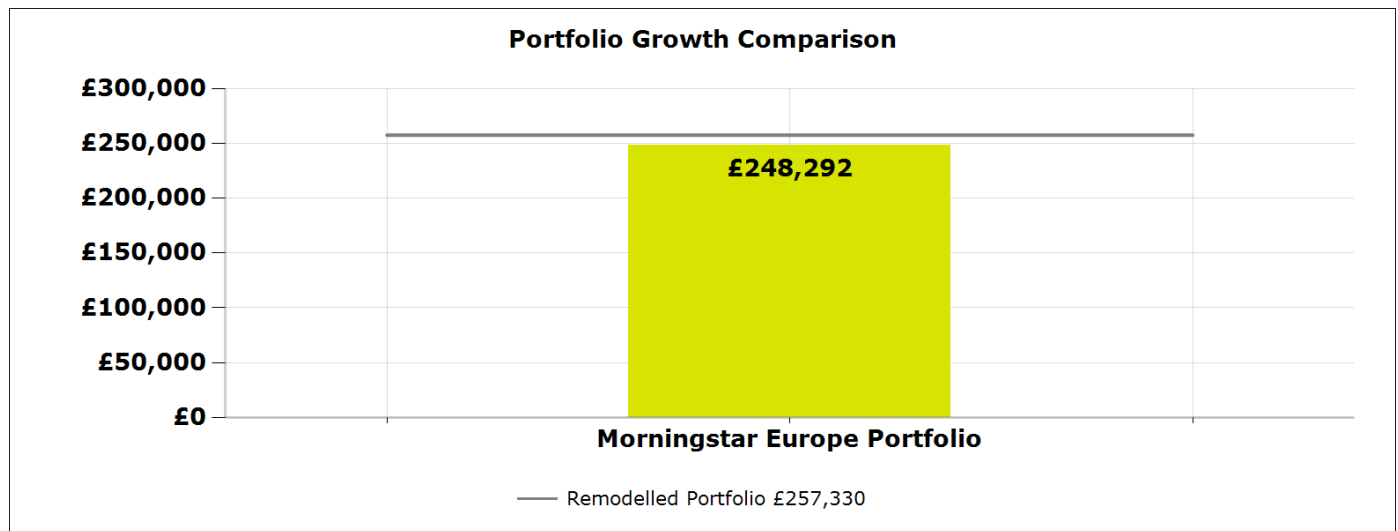
* Performance returns are net of fund costs

Remodelled Investment Portfolio Growth Comparison

We have reviewed your investment portfolio and calculated an alternative growth that could have been achieved if your portfolio had performed in line with the Morningstar Europe benchmark.

The calculated fund value of your remodelled investment is **£257,330.45**

If you invested in funds which performed in line with the benchmark selected, your portfolio could have been worth **£248,291.59**



What is Weighted Average?

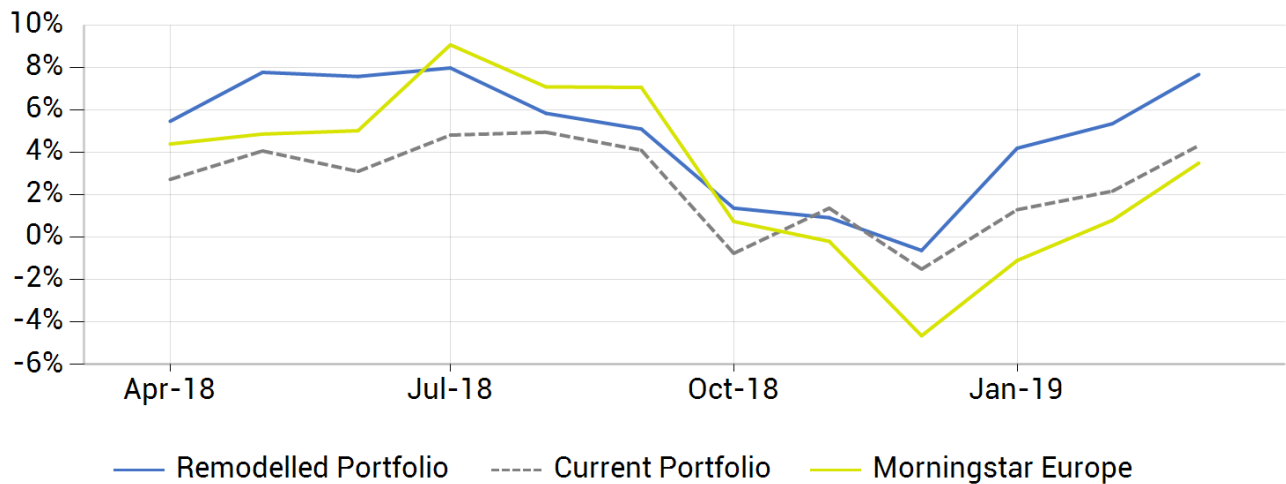
An average that takes into account the proportional relevance of each component, rather than treating each component equally.

Past 12 Months Cumulative(%) Return Comparison (Remodelled)

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 12 Months.

Past 12 Months Cumulative(%) Return Comparison (Remodelled)



Remodelled Portfolio											
Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
5.46%	2.19%	-0.18%	0.37%	-1.98%	-0.7%	-3.55%	-0.45%	-1.53%	4.85%	1.11%	2.2%
Current Portfolio											
Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
2.73%	1.31%	-0.93%	1.66%	0.13%	-0.81%	-4.67%	2.15%	-2.84%	2.84%	0.86%	2.1%
Morningstar Europe											
Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19
4.39%	0.45%	0.15%	3.85%	-1.81%	-0.02%	-5.9%	-0.93%	-4.46%	3.72%	1.92%	2.67%

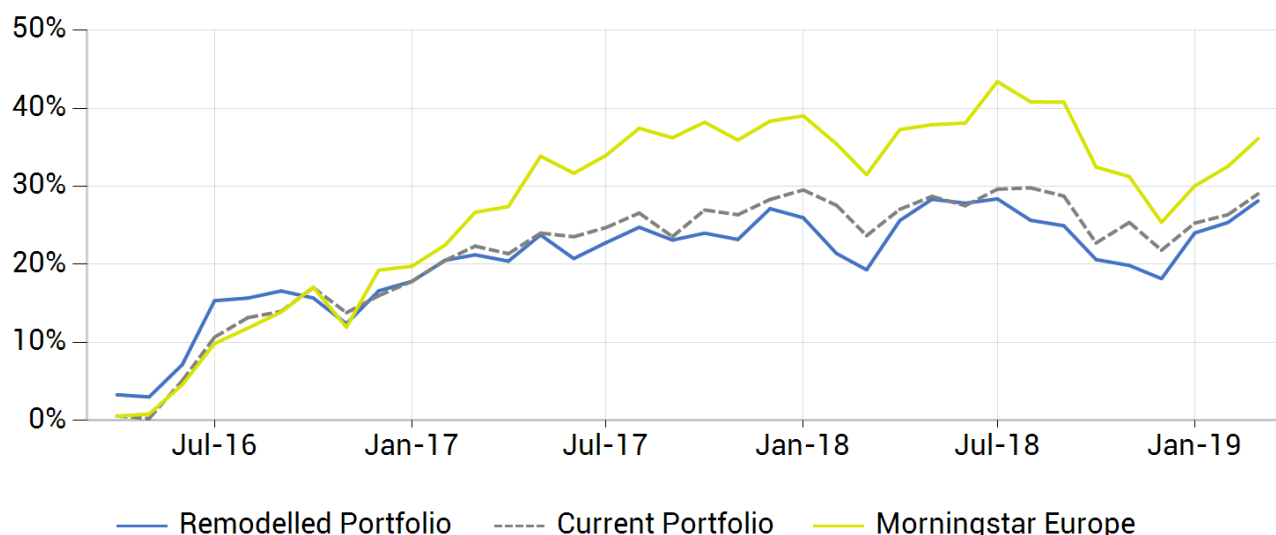
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Past 3 Years Cumulative(%) Return Comparison (Remodelled)

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 3 Years.

Past 3 Years Cumulative(%) Return Comparison (Remodelled)



Remodelled Portfolio*

Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
7.17%	8.79%	0.01%	3.97%	-0.39%	1.96%	3.26%	-6.16%	7.15%	-2.26%	-5.42%	8.43%

Current Portfolio

Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
5.13%	8.41%	1.77%	5.48%	0.99%	0.01%	3.85%	-3.61%	3.1%	0.97%	-5.38%	5.92%

Morningstar Europe

Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
4.6%	8.88%	4.73%	6.21%	3.95%	3.46%	1.56%	-4.95%	5.02%	1.94%	-10.93%	8.54%

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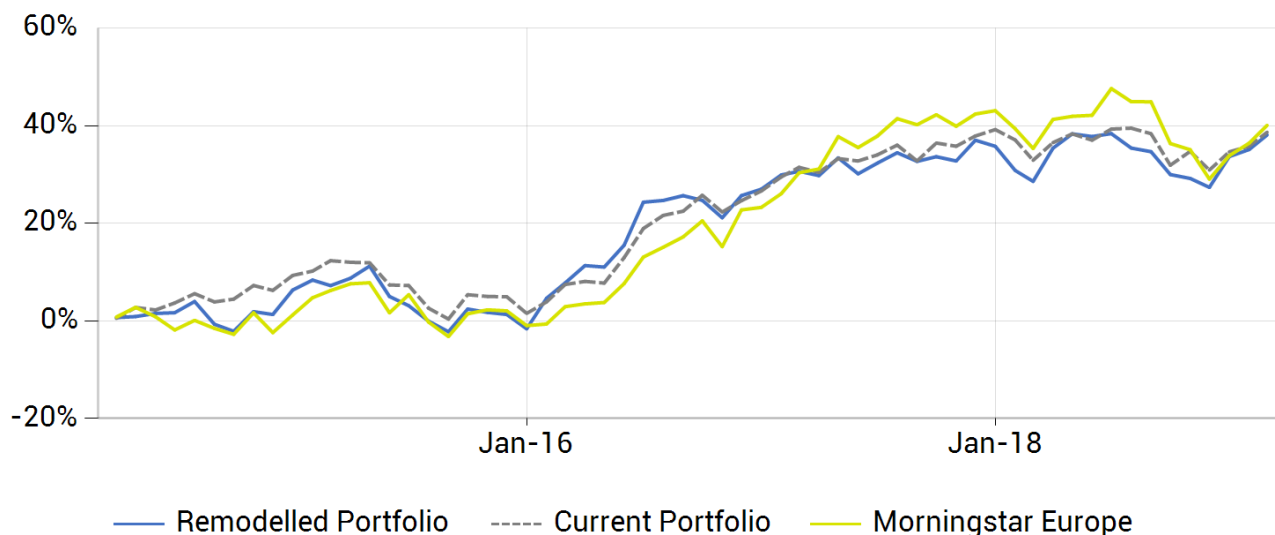
* Some funds have been removed due to insufficient performance for the comparison review period.

Past 5 Years Cumulative(%) Return Comparison (Remodelled)

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 5 Years.

Past 5 Years Cumulative(%) Return Comparison (Remodelled)



Remodelled Portfolio*

Sep-14	Mar-15	Sep-15	Mar-16	Sep-16	Mar-17	Sep-17	Mar-18	Sep-18	Mar-19
-0.68%	7.99%	-8.82%	10.23%	16.6%	3.97%	1.56%	-3.09%	4.73%	2.55%

Current Portfolio

Sep-14	Mar-15	Sep-15	Mar-16	Sep-16	Mar-17	Sep-17	Mar-18	Sep-18	Mar-19
3.9%	8.14%	-10.65%	7.05%	13.97%	7.35%	1%	0.1%	4.1%	0.21%

Morningstar Europe

Sep-14	Mar-15	Sep-15	Mar-16	Sep-16	Mar-17	Sep-17	Mar-18	Sep-18	Mar-19
-1.52%	7.88%	-8.87%	6.32%	13.88%	11.23%	7.55%	-3.47%	7.06%	-3.33%

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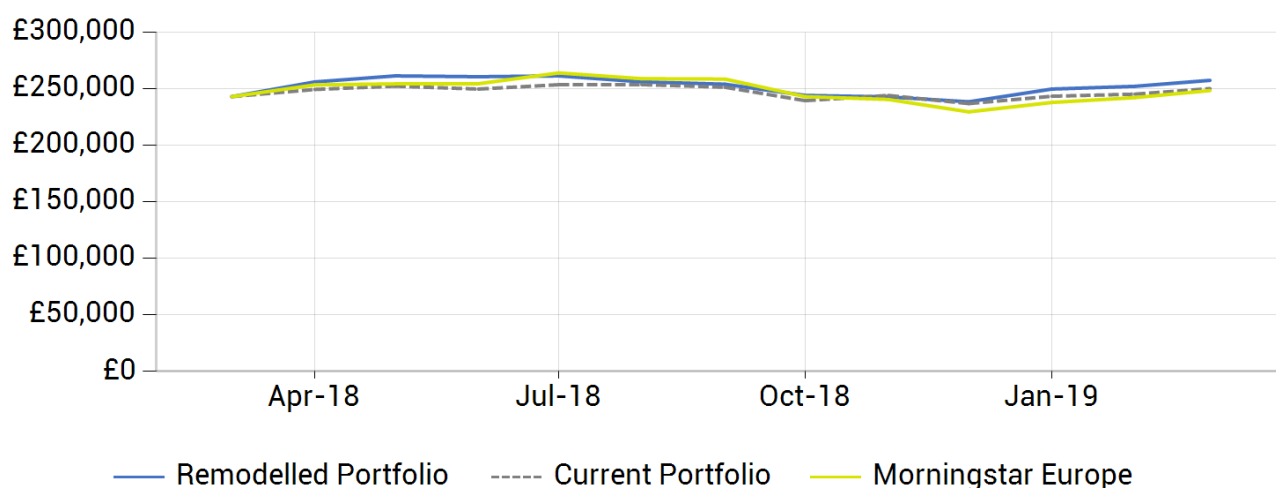
* Some funds have been removed due to insufficient performance for the comparison review period.

Past 12 Months Cumulative(£) Return Comparison (Remodelled)

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 12 Months.

Past 12 Months Cumulative(£) Return Comparison (Remodelled)



	Apr-18	Apr-19
Remodelled Portfolio	£242,924.53	£257,330.46
Current Porfolio	£242,924.53	£250,000.00
Morningstar Europe	£242,924.53	£248,291.60

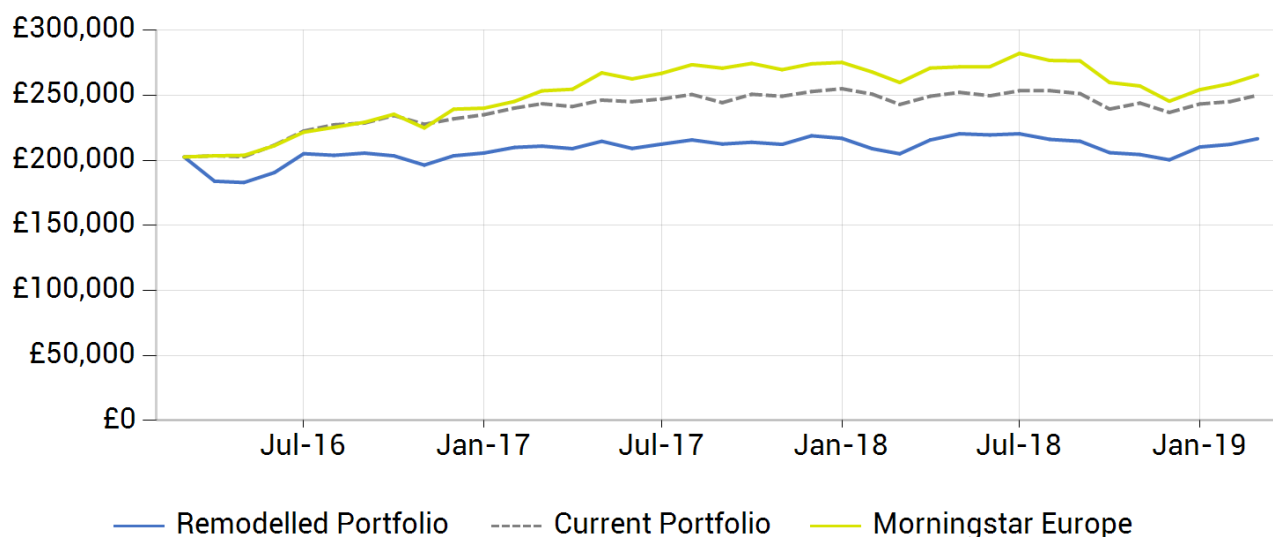
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Past 3 Years Cumulative(£) Return Comparison (Remodelled)

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 3 Years.

Past 3 Years Cumulative(£) Return Comparison (Remodelled)



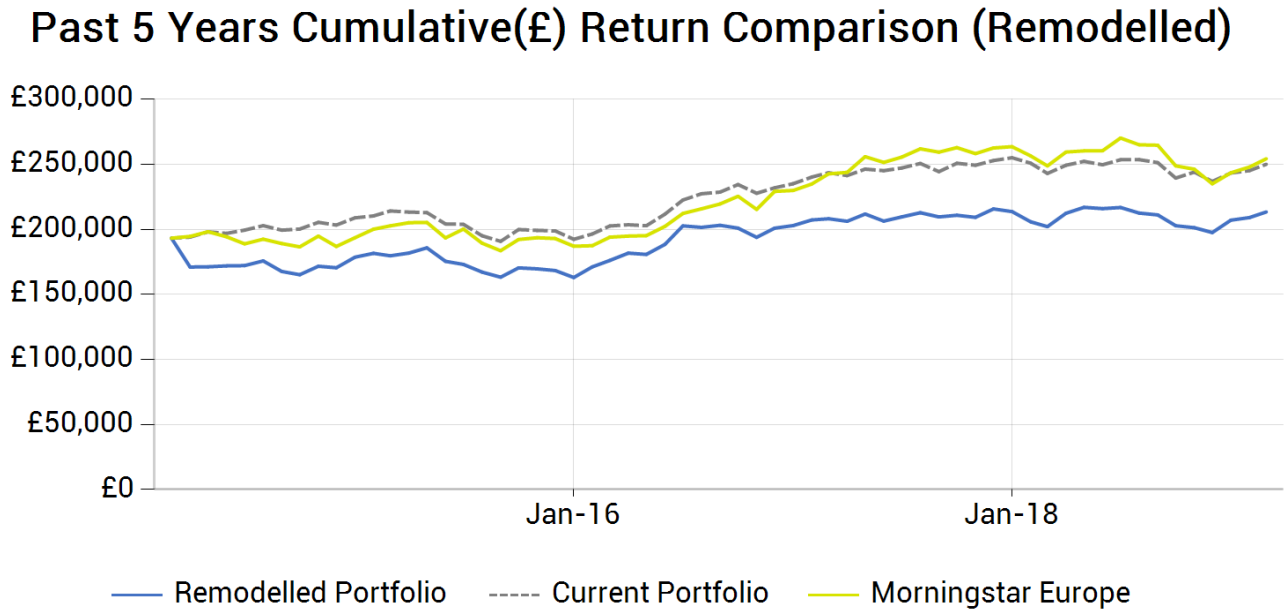
	Apr-16	Apr-19
Remodelled Portfolio	£202,558.39	£216,597.10
Current Porfolio	£202,558.39	£250,000.00
Morningstar Europe	£202,558.39	£265,525.27

Please note that past performance cannot be a guide to the future and investment returns cannot be guaranteed. Information produced by Selectapension Ltd in conjunction with data supplied by Morningstar.

Past 5 Years Cumulative(£) Return Comparison (Remodelled)

Weighted Average Fund Portfolio Cumulative Return – April 2018 - March 2019

The graph and table below show the cumulative performance return of your investment portfolio compared to investing in the the Morningstar Europe benchmark over the last 5 Years.



	Apr-14	Apr-19
Remodelled Portfolio	£193,187.23	£213,362.93
Current Porfolio	£193,187.23	£250,000.00
Morningstar Europe	£193,187.23	£254,229.96

Please note that past performance cannot be a guide to the future and investment returns cannot be guaranteed. Information produced by Selectapension Ltd in conjunction with data supplied by Morningstar.

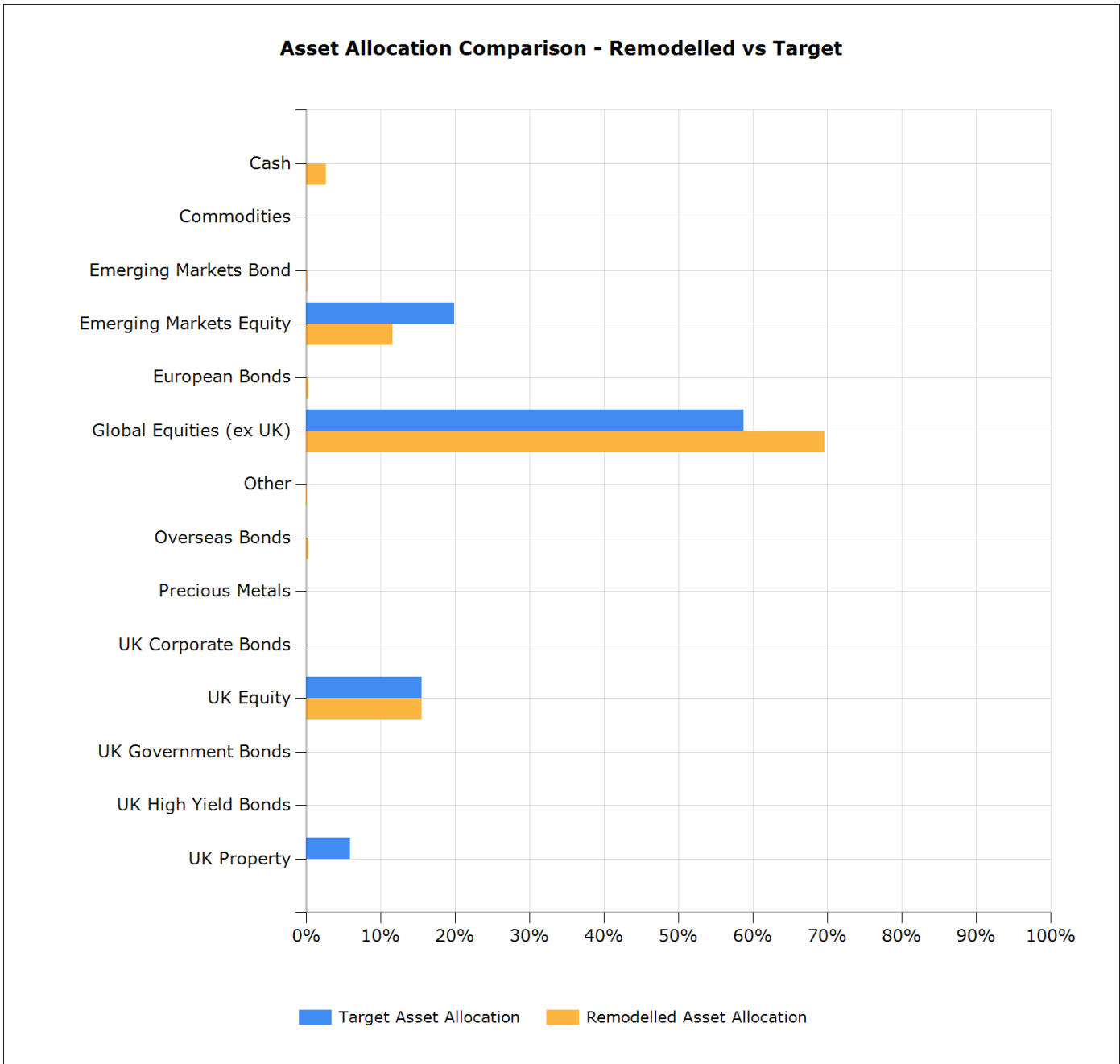
Asset Allocation (Remodelled)

Asset allocation is the implementation of an investment strategy that attempts to balance risk versus reward by adjusting the percentage of each asset in an investment portfolio according to the investor's risk tolerance, goals and investment time frame. The focus is on the characteristics of the overall portfolio. Such a strategy contrasts with an approach that focuses on individual assets.

Asset Allocation Comparison

Below is a comparison of the suggested asset allocation and the asset allocation of your existing investment.

The existing investment is set to achieve **85.79%** of the suggested asset allocation. Based on your attitude to risk – **Adventurous Investor**



Cost Comparison (Remodelled)

Your portfolio of funds can be accessed with a number of other Products. If you had invested your money in one of these Products over the last 12 Months, your fund may have been worth more at the date of this review.

There are **57** products that offer your fund portfolio, **55** of these may have provided a higher fund. Assuming annual product and fund costs and the same level of growth per annum.

Product	Fund Value
James Hay Partnership Modular iSIPP	£259,891
FundsNetwork Pension.	£259,714
LV= Flexible Transitions Account - Personal Pension	£259,683
Scottish Widows Retirement Account	£259,625
VitalityInvest Retirement Plan (Booster and Discounts - Platinum)	£259,614
Old Mutual Wealth Personal Pension - Single Price	£259,527
Royal London Pension Portfolio	£259,527
Aviva Pension Portfolio (Core)	£259,517
Aviva Personal Pension	£259,475
LV= Flexible Transitions Account	£259,270
LV= Flexible Transitions Account	£259,270
Transact Section 32	£259,212
VitalityInvest Retirement Plan (Booster and Discounts - Gold)	£259,210
DP Pensions Ltd 7IM Single Investment SIPP	£259,188
Alliance Trust Savings Select SIPP	£259,008
Embark Pensions Option SIPP	£258,994
Standard Life Active Money Personal Pension [<0.8% AMC Funds]	£258,962
VitalityInvest Retirement Plan (Booster and Discounts - Silver)	£258,961
Hubwise Securities Limited SiPP	£258,921
Alliance Trust Savings Select SIPP (Inclusive Option)	£258,894
VitalityInvest Retirement Plan (Booster and Discounts - Bronze)	£258,807
VitalityInvest Retirement Plan (Excluding Booster and Discounts)	£258,807
AJ Bell Investcentre SIPP (Investing in DFMs)	£258,792
Alliance Trust Savings Select SIPP (Free Switch Option)	£258,766
Standard Life Active Money Personal Pension [0.8-2% AMC Funds]	£258,762
Standard Life Active Money SIPP [0.8-2% AMC Funds]	£258,762
Wealthtime SIPP	£258,685
AJ Bell Investcentre SIPP (investing in Funds and Shares Service)	£258,673

Embark Platform Personal Pension	£258,643
Elevate, part of Standard Life Elevate Pension Investment Account	£258,620
7IM 7IM SIPP (7IM Discretionary/Retirement Income Service)	£258,620
Aegon Platform SIPP	£258,566
Aegon Platform Pension Account	£258,565
Sanlam Investments and Pensions OneSIPP	£258,556
Ascentric Pension Account	£258,491
7IM SIPP	£258,490
Embark Pensions EBS Sipp	£258,418
Old Mutual Wealth Collective Retirement Account (Self Select) - Unbundled	£258,401
Old Mutual Wealth Collective Retirement Account (Wealth Select) - Unbundled	£258,401
Zurich Retirement Account	£258,366
Sanlam Investments and Pensions Transfer Pension Portfolio (Section 32 Buy Out Bond)	£258,366
Verbatim Pension Account	£258,365
Nucleus Pension Account	£258,362
Aviva Pension Portfolio (Choice)	£258,351
Transact Personal Pension	£258,306
Transact SIPP.	£258,306
Standard Life SIPP for Wrap (Core)	£258,274
Amber Financial Investment Wrap	£258,255
Standard Life SIPP for Wrap	£258,038
AJ Bell A J Bell Platinum SIPP (Capped Drawdown)	£258,035
Aegon Retirement Choices SIPP	£258,035
Novia Novia Wrap	£257,980
AJ Bell A J Bell Platinum SIPP	£257,973
Prudential Retirement Account	£257,762
Hubwise Securities Limited Personal Pension	£257,540
Your Remodelled Investment	£257,330
Standard Life Active Money SIPP [DFM Investment]	£256,987
Standard Life Active Money SIPP [Mutual Funds]	£255,806