

embark pensions

For Professional Advisers Only

WHO ARE EMBARK PENSIONS?

Embark Pensions is a trading name of EBS Pensions Limited, the administrator for the Full and Option SIPPs. We are part of the Embark Group, one of the largest retirement solutions providers in the UK.

Embark Pensions key statistics:

82,900+
SIPPs

13.8 billion
Assets Under Administration

AKG Rating B+
Financial Strength

1,300+
Adviser Firms

22,900+
Bespoke SIPP Customers

2,500 +
Commercial Properties

50+ Years in Practice
EBS Pensions Limited was incorporated on 31 December 1970 and Embark Services Limited on 15 January 1987

All figures as at 30 June 2025.

EMBARK PENSIONS **OPTION SIPP**

The Option SIPP is an accessible, easy to understand and cost effective personal pension. It is designed to give you the ultimate flexibility when managing your retirement savings. You can access your account online through a client portal, with support from a highly experienced and friendly servicing team on hand to help when you need them.

What you get with an Option SIPP

- You can apply and illustrate online in conjunction with your financial adviser
- Access discretionary fund managers, stockbrokers and investment platforms
- Experienced administration team
- Flat fees which are simple and transparent
- Flexible retirement options when the time comes to start taking benefits
- An online portal to monitor your assets and keep track of performance

EMBARK PENSIONS
FULL SIPP

Our most flexible SIPP, the Full SIPP offers the greatest choice for your clients to control their retirement savings, with no restrictions on the number of investments that can be held and access to a wider range of investment opportunities, including commercial property.

What you get with a Full SIPP

- Highly experienced property team offering an extensive property portfolio
- Wider investment flexibility with direct access to funds and a wide range of asset classes
- Over 50 years of expertise in pensions across the Embark Group
- Guidance on the administration requirements and acceptability of assets in the SIPP

Clients of Embark Pensions

Embark Group provides tax wrappers to some of the largest financial institutions in the UK, offering a unique combination of pension technical expertise and leading technology integration. We support a range of partners, including several high street banks and organisations such as Natwest, Charles Stanley and Best Invest.



ENABLERS OF
EMBARK GROUP

Deep & proven expertise

We bring extensive international expertise and experience across the banking, investment, pensions and insurance sectors gained from 50 years of experience working with intermediary distribution partners and consumers of all levels of affluence.

Market-leading technology

Partnering with market-leading technology firms enables us to provide efficient, secure and usable solutions that are built for the future and are fully digital.

Customer outcome focused

We place the security of our clients' assets at the centre of our operations so that each of our businesses has a strong focus on ensuring appropriate customer outcomes.

EXPERT
RATED BUSINESS

defaqto ★★★★ SIPP 2025 EXPERT RATED

- Embark Pensions Option SIPP

defaqto ★★★★★ SIPP 2025 EXPERT RATED

- Embark Pensions Full SIPP

AKG FINANCIAL STRENGTH RATED

- AKG B+ (super strong) Financial Strength Financial Strength

2024 WEALTHTECH 100

Embark was recognised as **one of the world's leading WealthTech companies** in 2019, 2020, 2021, 2022, 2023 and 2024.

The Telegraph UK'S TOP Pension Providers 2025 statista

- Rated 2nd UK Top SIPP Provider

For more information about Embark Pensions and the SIPPs mentioned, please speak to your financial adviser.

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EBS Pensions Limited act as operator for the Option SIPP, Full SIPP, Liberty SIPP, EBS SIPP and EBS SAPPP. Embark Services Limited act as operator for the Hornbuckle Mitchell SIPP, Hornbuckle Mitchell Private Pension, Hornbuckle Mitchell FIPP, The Private Pension and the Freedom SIPP.

Embark Pensions is a trading name of EBS Pensions Limited and Embark Services Limited. EBS Pensions Limited is a company incorporated in England and Wales (company number 00998606) with its registered office at 33 Old Broad Street, London, EC2N 1HZ. EBS Pensions Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 134908).

Embark Services Limited is a company incorporated in England and Wales (company number 02089815) with its registered office at 33 Old Broad Street, London, EC2N 1HZ. Embark Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 120820).

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