



# INVESTMENT SELECTOR

## GOLD BULLION FACTSHEET

Gold of a purity of not less than 995 thousandths held in the form of a bar or wafer, and of a weight accepted by the bullion markets. Held with a broker on either an allocated or unallocated basis.

### KEY INFORMATION

#### Eligible Pension Products

- Embark Pensions Option SIPP
- Embark Pensions Full SIPP
- Hornbuckle Mitchell Single SIPP
- Hornbuckle Mitchell Full SIPP
- EBS SIPP and SAPP

#### Permitted Investment Domicile

- United Kingdom  Channel Islands
- European Economic area  No Restriction

#### Eligible Investors - Advised Clients

- Certified sophisticated investor
- No restriction

#### Eligible Investors - Non-Advised Clients

- High net worth individual
- Certified sophisticated investor
- Self-certified sophisticated investor
- No restriction

#### Investment Limits

Investors are allowed to invest no more than 90% of their plan value into this type of investment instrument. This is to ensure appropriate scheme liquidity and risk management throughout the scheme lifecycle.

#### Due Diligence Commitment Fee

- All cases  Asset specific
- Not applicable

#### Additional Notes And Other Conditions

N/A

### REQUIREMENTS

#### Market Listing Requirements

- HMRC recognised stock exchange
- Not required

#### Valuation Requirements

- Mark to market daily
- Mark to market (other < annual)
- Annual
- Conditional (asset specific)

#### Custody Requirements

- FCA Authorised nominee  Asset specific
- Embark  Not-applicable

#### Due Diligence

Copy of the broker's terms and conditions to include: identifiable mechanism for purchase and sale; provision for valuations on request; evidence of ownership; adequate storage and insurance to protect scheme assets.

**CHARGES**

No product charges apply for this investment.

**GET IN TOUCH****Embark Pensions (Option and Full SIPP)**

If you are an intermediary please contact our Client Servicing Team on 01204 803 500 or email [customerservices@embarkpensions.co.uk](mailto:customerservices@embarkpensions.co.uk). If you are a client, please contact your financial adviser in the first instance.

For new business queries please contact our Sales Support Team on 01722 443 742 or email [enquiries@embarkpensions.co.uk](mailto:enquiries@embarkpensions.co.uk).

**Hornbuckle Mitchell (Single and Full SIPP)**

If you are an intermediary please contact our Client Servicing Team on 0116 366 8600 or email [clientservicing@hornbuckle.co.uk](mailto:clientservicing@hornbuckle.co.uk). If you are a client, please contact your financial adviser in the first instance.

**EBS SIPP and SAPPP**

If you are an intermediary please contact our Client Servicing Team on 0203 953 1060 or email [ebsinfo@ebspensions.co.uk](mailto:ebsinfo@ebspensions.co.uk). If you are a client, please contact your financial adviser in the first instance.