

# INVESTMENT SELECTOR

## UNAUTHORISED UNIT TRUSTS FACTSHEET

Collective investment schemes that are not authorised or recognised by the FCA. May be tax exempt (in which case they can only be invested in by pension schemes and other tax exempt investors).

### 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

Must be operated in the UK by an FCA authorised person.

### 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

Establishing instrument (Trust Deed); information memorandum (or equivalent); application form and any promotional literature provided to investors.



## CHARGES

### Embark Pensions Full SIPP

Due diligence:	<b>£525</b>
Initial purchase:	<b>£825</b>
In specie transfer in:	<b>£825</b>
Top-up:	<b>£825</b>
Full sale:	<b>£825</b>
In specie transfer out:	<b>£825</b>
Partial sale:	<b>£825</b>
Additional annual fee:	<b>£175</b>

### Hornbuckle Mitchell Single SIPP

Due diligence:	<b>£530</b>
Initial purchase:	<b>£425</b>
In specie transfer in:	<b>£520</b>
Top-up:	<b>£425</b>
Full sale:	<b>£425</b>
In specie transfer out:	<b>£520</b>
Partial sale:	<b>£425</b>
Additional annual fee:	<b>£425</b>

### Hornbuckle Mitchell Full SIPP

Due diligence:	<b>£530</b>
Initial purchase:	<b>£425</b>
In specie transfer in:	<b>£520</b>
Top-up:	<b>£425</b>
Full sale:	<b>£425</b>
In specie transfer out:	<b>£520</b>
Partial sale:	<b>£425</b>
Additional annual fee:	<b>£425</b>

### EBS SIPP and SAPP

Due diligence:	<b>£525</b>
Initial purchase:	<b>£825</b>
In specie transfer in:	<b>£825</b>
Top-up:	<b>£825</b>
Full sale:	<b>£825</b>
In specie transfer out:	<b>£825</b>
Partial sale:	<b>£825</b>
Additional annual fee:	<b>£175</b>

## 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 SAPP

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.