

PENSION EXPERTISE ■ INVESTMENT FREEDOM ■ PLATFORM TECHNOLOGY

THE ARDAN SIPP

A modern retirement solution combining the expertise of IFGL Pensions with the flexibility of the Ardan platform.



THE ARDAN SIPP.

- **PENSION EXPERTISE.**
- **INVESTMENT FREEDOM.**
- **PLATFORM TECHNOLOGY.**

Imagine your retirement taking shape in a way that feels personal to you. You may want to spend more time with family, travel between countries, reduce your working hours gradually, support the next generation or simply enjoy the reassurance that your savings are organised and accessible.

The Ardan SIPP is designed to make it easier to turn those plans into reality. It brings together the pension expertise of IFGL Pensions with the flexibility of the Ardan platform to give you a modern retirement solution designed around your needs.

Whether you are building your retirement savings, consolidating existing pensions or starting to think about how you might access your benefits in the future, it is designed to support you at every stage.



A MODERN RETIREMENT SOLUTION DESIGNED AROUND YOUR NEEDS

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A FLEXIBLE WAY TO SAVE FOR RETIREMENT.

As a Self-Invested Personal Pension (SIPP), the Ardan SIPP combines the tax advantages of a UK registered pension scheme with the flexibility of the Ardan platform.

This gives you the ability to work with your financial adviser to build a retirement strategy tailored to your needs, with greater choice, control and visibility over your retirement savings.

From consolidation and long-term savings to future retirement income planning, the Ardan SIPP provides a flexible and transparent solution supported by professional pension administration, so you can make decisions with clarity and care.



KEY FEATURES:



Access your pension through the Ardan platform



24/7 online visibility of your retirement savings



Broad investment choice



Multi-currency capability



Flexible retirement options



Pension consolidation opportunities



Death benefit planning flexibility



Professional pension administration

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WHY CHOOSE THE ARDAN SIPP?

CHOICE. FLEXIBILITY. VISIBILITY. CONFIDENCE.

These principles sit at the heart of the Ardan SIPP and are designed to give you the support, confidence and control you need when planning for retirement.



CHOICE

Access a broad range of investment opportunities through a single platform.



FLEXIBILITY

Adapt your retirement strategy as your needs and circumstances change.



VISIBILITY

Monitor your pension portfolio online through a secure and intuitive platform..



CONFIDENCE

Benefit from professional pension administration backed by the strength of IFGL.

Together, these features create a retirement solution designed around the way you plan, invest and retire.



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ONE PLATFORM. COMPLETE VISIBILITY.

With choice and flexibility comes the need for clear, accessible information. Managing your retirement savings should feel straightforward, not complicated.

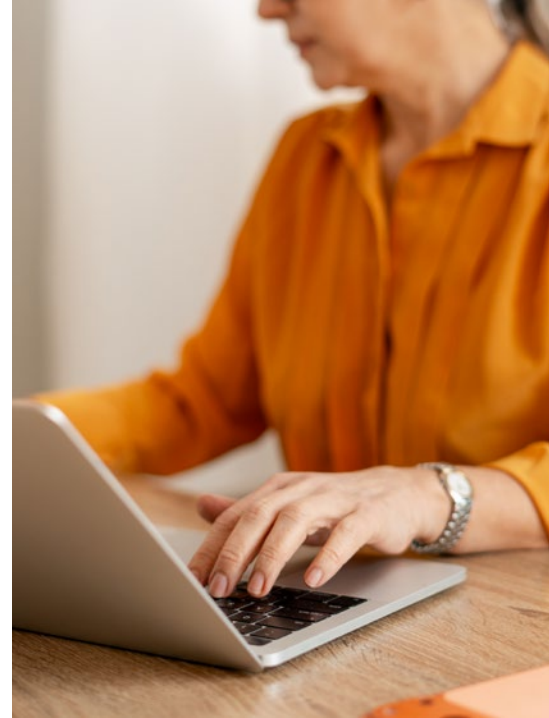
The Ardan platform allows you and your financial adviser to view and manage your pension investments through a single secure online portal.

With access to portfolio valuations, investment information and reporting tools, you can maintain a clear picture of your retirement savings and make informed decisions with confidence.

Everything you need. All in one place.

For example, if you are planning retirement from more than one location, you and your adviser can use the platform to keep track of your pension value, investment mix and currency exposure in one place. Instead of piecing information together from different providers, you can see the bigger picture more easily and make decisions with greater confidence.

That visibility can be especially helpful when life changes. If your plans shift, your adviser can help you review your position and adjust your strategy using the tools and investment access available through Ardan.



EVERYTHING YOU NEED. ALL IN ONE PLACE.

INVESTMENTS ■ VALUATIONS ■ REPORTING ■ CURRENCIES

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INVESTMENT FREEDOM.

Clear visibility is only part of the solution.

YOUR RETIREMENT SAVINGS SHOULD ALSO HAVE THE FREEDOM TO WORK IN A WAY THAT SUPPORTS YOUR GOALS.

The Ardan SIPP gives you and your financial adviser the flexibility to build an investment strategy that reflects your objectives, time horizon and attitude to risk.

Through the Ardan platform, you can access a broad range of investment opportunities, including investment funds, equities, Exchange Traded Funds (ETFs), corporate bonds, government bonds, structured notes and cash deposits.

Whether you are seeking long-term growth, income generation or a balanced approach, the Ardan SIPP provides the flexibility to support your retirement goals and help you plan with confidence.

You might be imagining a retirement where your money continues to grow while you are still working, or one where your investments need to provide income once you start to slow down. The Ardan SIPP gives your adviser the flexibility to help you shape your portfolio around those changing needs.

For instance, if you want to retire gradually, your adviser can help you consider an investment approach that balances growth potential with the need for future access. If you are already closer to retirement, they can help you explore a strategy focused more on income, stability or a combination of both.



GROWTH

Pursue long-term growth opportunities to build your savings.



INCOME

Generate income from your investments when you need it.



BALANCED

Combine growth and income to create a strategy that suits you.



A BROAD RANGE OF INVESTMENT OPPORTUNITIES



INVESTMENT FUNDS



EQUITIES



EXCHANGE TRADED FUNDS



CORPORATE BONDS



GOVERNMENT BONDS



STRUCTURED NOTES



CASH DEPOSITS

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DESIGNED FOR INTERNATIONAL INVESTORS.

Your retirement planning may need to work across borders, especially if your life, career or future plans are international.

The Ardan SIPP has been designed with internationally mobile investors in mind, helping you stay connected to your retirement savings wherever you live or work.

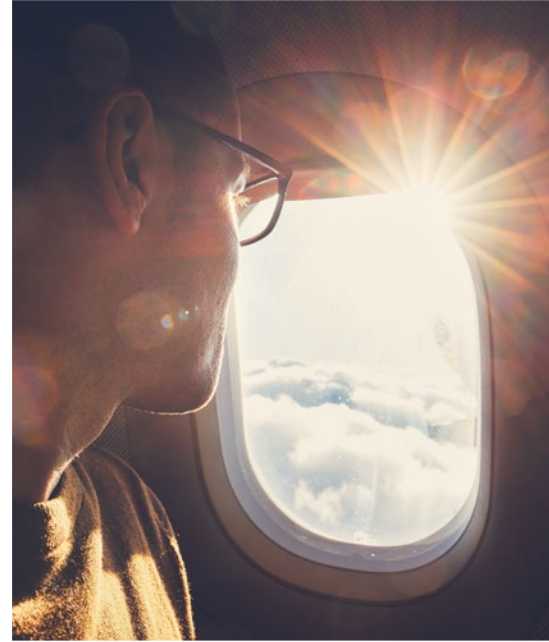
The Ardan SIPP can be used to consolidate any pension savings you have already built up. Most registered UK pension schemes can be transferred to a SIPP, though there are some restrictions that apply if you have already started drawing benefits. The Ardan SIPP can also accept transfers from overseas pension arrangements, including QROPS.

Multi-currency functionality, online access and flexible investment options help you keep sight of your pension and make decisions that reflect your changing circumstances.

Whether you are planning to retire overseas or simply want a retirement solution that can adapt as life changes, the Ardan SIPP provides flexibility without compromising control.

Consider someone who has worked in the UK but now lives overseas, or someone planning to retire abroad in the future. Their retirement savings still need to be easy to monitor, easy to understand and able to support decisions across different currencies and locations.

With the Ardan SIPP, you can stay connected to your pension online, while your adviser helps you consider how your retirement plans, investment choices and currency needs fit together.



**STAY CONNECTED TO YOUR
RETIREMENT SAVINGS
WHEREVER YOU LIVE OR WORK.**

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RETIREMENT ON YOUR TERMS.

As you approach retirement, flexibility becomes even more important because your retirement should reflect your plans, priorities and financial needs.

The Ardan SIPP gives you the flexibility to access your retirement savings in a way that suits you, subject to prevailing legislation.

Options include:

- **Flexi-Access Drawdown** – Retain your investments while drawing an income that suits your requirements.
- **Uncrystallised Funds Pension Lump Sums (UFPLS)** – Access pension savings through a series of lump sum payments.
- **Pension Commencement Lump Sum** – Take a tax-free lump sum, subject to prevailing legislation and allowances.

Your financial adviser can help you consider the most appropriate approach for your circumstances.

Your retirement may not begin on one fixed date. You may want to continue working part-time, take income when you need it, fund a specific goal or keep more of your savings invested for later life.

The Ardan SIPP gives you flexibility over how you access your pension, while your adviser helps you understand the options available and what they could mean for your wider retirement plan. This means your pension can support the way you want to live, rather than forcing you into a single approach.



**FLEXIBILITY TO
SUPPORT THE
WAY YOU WANT TO
LIVE - TODAY AND
IN THE FUTURE.**

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PROTECTING WHAT MATTERS MOST.

Retirement planning is about more than building wealth. It is also about ensuring the savings you have worked hard to accumulate continue to support the people who matter most to you.

The Ardan SIPP provides valuable estate planning flexibility, allowing you to nominate beneficiaries who can receive benefits after your death. Subject to prevailing legislation, these benefits can typically be taken as a lump sum, an income stream, or a combination of both.

This flexibility gives you greater control and confidence, helping you plan carefully for the future and extend financial support across generations, whether that means providing for a partner, supporting children or grandchildren, or aligning your pension with your wider family priorities.



**GREATER CONTROL
AND CONFIDENCE
FOR THE FUTURE.**

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IFGL | PENSIONS

ARDAN
INTERNATIONAL



THE STRENGTH BEHIND THE SOLUTION.

When you choose the Ardan SIPP, you are supported by a combination of specialist pension expertise, platform capability and the broader strength of International Financial Group Limited (IFGL).



IFGL Pensions is a leading UK pension administrator and operator with extensive experience in pension provision, transfers and retirement planning. As the provider and administrator of the Ardan SIPP, IFGL Pensions delivers the expertise, governance and support that help underpin your arrangement.

This specialist pension capability is complemented by the technology and investment access provided through Ardan International.



Ardan International is an award-winning international investment platform designed to give you and your adviser greater visibility, flexibility and control over your investments. Through the Ardan platform, you can benefit from online access, broad investment choice and modern platform functionality.

Together, IFGL Pensions and Ardan International form part of a wider international financial services group, giving you additional reassurance as you plan for the future.



USD31bn

assets under administration



212,000

customers worldwide



600+

employees across our international operations



PART OF IFGL

IFGL Pensions and Ardan International are both part of International Financial Group Limited (IFGL), a group specialising in investment, savings, protection and professional trust services for international investors around the world.

IFGL administers more than USD31 billion of assets on behalf of over 212,000 customers worldwide and employs more than 600 staff across its international operations.

This scale, experience and financial strength provide reassurance that your retirement savings are supported by an established international financial services group with a long-term commitment to serving clients around the world.

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TAKING THE NEXT STEP.

If you can picture the retirement you want, the next step is to explore how the Ardan SIPP could help you work towards it.

Your adviser can help you understand whether the Ardan SIPP is suitable for your circumstances, bring your pension planning into focus and explain the benefits, risks and charges associated with the arrangement.

From there, using Ardan is designed to feel straightforward: your adviser works with you to shape the plan, the platform gives you clear online visibility and IFGL Pensions provides the administration support behind the scenes.

So whether your retirement means more freedom, more family time, more travel, a gradual change of pace or simply greater peace of mind, the Ardan SIPP can help you plan with clarity, care and confidence.

**PLAN WITH
CLARITY, CARE
AND CONFIDENCE.**



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IFG Pensions Limited is registered in England and Wales (No. 4826217) at Third Floor, Cotton House, Old Hall Street, Liverpool, L3 9TP, UK, and is authorised and regulated by the Financial Conduct Authority (FCA No. 458576) for the purposes of setting up, administering and winding up personal pension schemes; Ardan International is incorporated in the Isle of Man (Company No. 007984V) at International House, Cooil Road, Douglas, IM2 2SP, and is licensed by the Isle of Man Financial Services Authority.