

## Simply Retirement Restricted and Whole of Market Proposition

Simply Retirement is offering

- A Restricted Proposition in respect of Financial Advice and Guidance for Pensions, Savings and Investments.
- A Restricted Proposition in respect of our Information Only Non-Advised Service for Pensions Savings and Flexi-Access Drawdown.
- The choice of a Whole of Market Advised or Information Only Non-Advised Service for Annuities

The restrictions apply to our Area of Advice, Products, Providers or Funds

I will only advise in respect of Pensions and Savings & Investments.

I offer an alternative information only non-advised service in respect of a limited range of Pension Products

I am able to advise on existing platforms and the underlying investments that clients may have, including where clients require my ongoing services, and which are not part of my Restricted Proposition. But, I will not recommend these existing arrangements for new transactions. I will only advise on investment solutions for these wrappers that meet with the Simply Retirement Investment Process, selecting investments from our 'secure list'.

### Restricted Advice – Pensions, Savings and Investments

	Product	Provider	Funds
Pensions	SIPP Personal Pension Stakeholder Personal Pension Group Personal Pension Group Stakeholder Personal Pension Phased Flexi-Access Drawdown	ABRDN / Elevate Royal London	Core Solutions Additionally Reviewed Life and Pensions
Savings and Investments	Onshore Investment Bond Unit Trust / OEIC ISA (Stock and Shares)	ABRDN / Elevate Transact	Core Solutions Additionally Reviewed Life and Pensions

### Fund Recommendation Restrictions:

I will recommend funds that are 'Model Portfolios'. These are multi-asset funds that have a committee who oversee asset allocation to ensure that the investment remains within a specific risk corridor with the ability to rebalance the investment. Model Portfolios are designed to undergo regular reviews including a good degree of governance and process for selecting the underlying funds.

I will select these 'model portfolios' from the In Partnership Secure Fund List or the Simply Retirement's own 'Model Portfolio' where this represents good value for money. This is consistent and repeated within the Simply Retirement Investment Process.

If specifically required, a specific fund may be selected but any fund is still restricted to the In Partnership Secure Fund List. Because this list is not 'closed' and is continually reviewed it could be considered to be reflective of the whole of the market.

***Please refer to the Simply Retirement Investment Process for further details of our fund solutions for our Restricted Advice service.***

**Restricted – Information Only Non Advised Service – Pensions Savings and Flexi-Access Drawdown**

Product	Provider
Pension Savings and Flexi-Access Drawdown	Royal London Standard Life Liverpool Victoria

**Whole of Market Advice – Annuities**

	Product	Provider
Pensions	Annuity Enhanced Annuity Asset Backed Annuity Temporary Annuity	Our Whole of Market Research will rely on an approved search tool such as Exweb / Exchange.
Savings and Investments	Purchase Life Annuity	

**Whole of Market – Information Only Non-Advised Service – Annuities**

Product	Provider
Annuities (ALL) including Temporary Annuity	Our Whole of Market Research will rely on an approved search tool such as Exweb / Exchange.