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introduction.

Our business is dedicated to helping employers provide better financial benefits to employees. This is why we set up the Workplace SIPP which can help employers offer a cost efficient pension whilst allowing employees to benefit from investment choice and flexibility.

Increasingly, Self Invested Personal Pensions (SIPPs) are being viewed as a cost-effective way of providing an attractive benefit for employees within a flexible benefits package. This is because SIPPs offer employees greater investment choice, diversification potential and flexibility, including a full range of retirement options, with no trustee or administration responsibilities for employers and often no extra cost.

Are you looking for a SIPP which:

- Is free for your company to set up and maintain on an annual basis?
- Offers a full range of investment options to your employees?
- Accepts both employee and employer contributions on either an individual or group basis?
- Accepts in specie transfers of shares from your company share schemes?
- Accepts transfers from legacy pension schemes including protected rights funds?
- Is available for employees on an advised or non-advised basis?
- Is suitable for bulk pension transfers?

[Then read on to find out more.](#)

“the strongest
principle of
growth lies in
human choice.”

George Eliot.

retaining corporate shares.

We offer a unique service which gives employees the freedom to hold more of their investments under one roof. Shares acquired from an employee's company sponsored share schemes can be transferred directly into the Workplace SIPPSM.

carefully selected by our expert Investment Managers. This service allows them to create and adapt personalised portfolios that include their company shares.

Catherine has got 20,000 shares vesting from her Performance Share Plan and she doesn't own any other shares. Is her concentration risk acceptable?



Online purchase of additional corporate shares is also possible through our corporate stock service. Employees taking advice through our Strategic Investment Planning service will also have the option to purchase and invest company shares online.

Advised Discretionary Managed Portfolio Service

If your employees have £20,000 or more to invest (such as maturing share schemes and legacy pensions), we provide access to our Discretionary Managed Portfolio Service.

If your employees hold too much of a single asset, such as employer shares, there is a danger that they will become over-exposed to fluctuations in its value. To ensure your employees aren't subject to such risk, known as concentration risk, we offer two services that can help them diversify, an online Self Select Service and a Discretionary Managed Portfolio Service.

Each employee will be assigned their own Strategic Investment Planner who will create a risk profiled personalised portfolio, incorporating cash, bonds and shares that meets their current needs. The portfolio is then managed by our expert Investment Managers. This is reinforced through regular reviews to ensure it adapts to any changes.

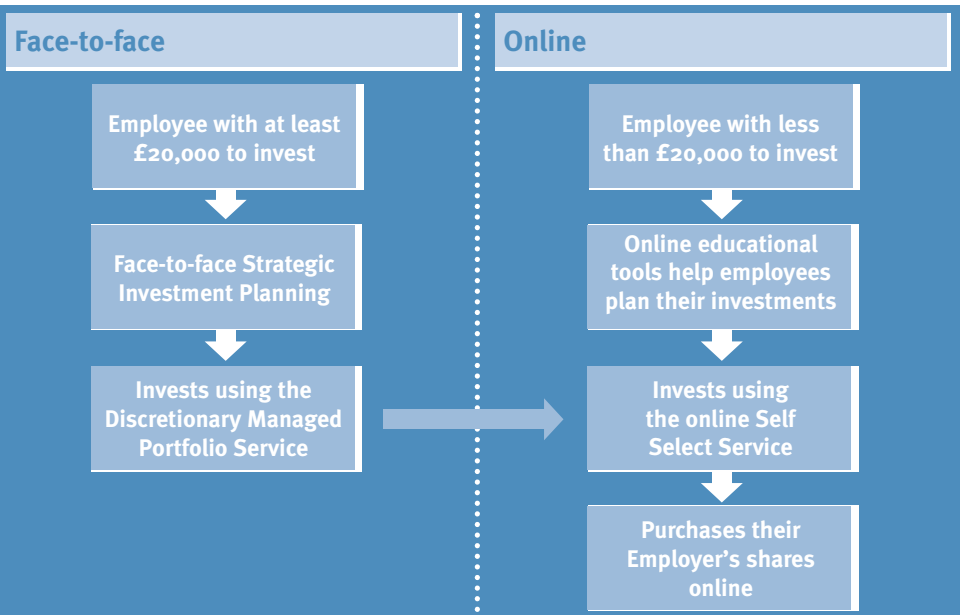
For more information see our **Implementing Investment Strategies** brochure.

Online Self Select Service

Your employees can have access to a wide range of collective investment funds

typical employee investment routes:

Employees can take advice through a Strategic Investment Planner as well as investing using our online service.



Please note: The £20,000 stated can include maturing share schemes and legacy pensions.