

Update ²⁰⁰⁸ 01

From Premier Pension Services



Special focus...
Closer working strategies
Dedicated administration
Improved service delivery

In this issue



New change, new opportunities



Structured for success



News in brief

Our clients value our expertise and the personalised service we provide

**PREMIER
PENSION
SERVICES**

One of the few things that is **constant** in life

Change

Welcome to the first bulletin from the Premier Pension Services Customer Services Teams dedicated to providing administration support to your firm.

As Head of Self Invested Pensions at Premier Pension Services I am delighted to have this opportunity to announce the exciting changes here and how these are designed to improve our service delivery to our IFA partners.

Change is the one of the few things that is constant in life, so we are determined to adapt our business and control the agenda for the benefit of our IFAs, their clients, and indeed for the positive future of Premier Pension Services and its staff.

Premier Pension Services will continue to strengthen its market position as a non-volume provider of what I often refer to as *real* SIPP, and will continue as a supporter of SSAS - an often overlooked but valuable retirement-planning option.

Since A-Day, of course, there is now relatively little difference in the administration requirements of these products, so we have decided to merge our SIPP and SSAS administration teams, which means:

Your firm has a dedicated administration team, led by a Customer Services Manager, that will continue to operate in support of your portfolio of business with us but which can now manage both SSAS and SIPP under the same relationship.

Our plans for 2008 and beyond will include a focus on closer working relationships between your Premier Pension Services administration team and your business, and I will be encouraging our Customer Services Managers to meet with as many of their IFA partners as possible.

In a crowded market I believe that what will differentiate Premier Pension Services with regard to real SIPP and SSASs will be firstly high service standards, and secondly our becoming a proactive administration partner.



Nigel Manley

Head of Self Invested Pensions

Nigel has responsibility for all aspects of Premier Pension Services Self-Invested Pensions business.

Nigel's career has encompassed being MD of an IFA practice, advising and promoting to clients the benefits of SSAS and SIPP, and more recently in compliance. This experience has given him considerable insight into the needs of the IFA in product design, technical and service support.

Special focus

The new structure of Premier Pension Services' client-service management brings benefits to your business

My recent appointment as Operations Manager has provided me with an exciting opportunity to help Premier Pension Services reinforce its excellent reputation as one of the leading SSAS and SIPP providers.

During my twenty-one years within financial services I have enjoyed periods with NPI, L&G, HBOS, and most recently Hazell Carr, performing a range of operational, technical and project management roles.

My decision to join the company was made simple from the moment Nigel Manley confirmed Premier Pension Services' commitment to providing customers with a 'genuine first-class service'. I found this refreshing, when the current trend in financial services appears to place profitability ahead of customer service which, in my opinion, is a short-sighted and risky approach. I still take a traditional view that the needs of the customer always should come first.

As Operations Manager I lead an experienced team of Customer Service Managers, each managing small teams of highly skilled pensions professionals based in Cardiff.

I will be responsible for ensuring operational effectiveness of systems, controls, planning, and resource. I will be focusing on the implementation of staff training programmes, the development of key relationships, and reviewing our processes and controls to improve operational efficiency.

Richard with the Customer Service Managers (CSMs). From left: Richard Prior, Emma Jurkojc, Richard Searle, Jim Bradley, Michelle Jonas and Howard Lock



I still take a traditional view that the needs of the customer always should come first

Premier Pension Services already enjoys some excellent established relationships with clients and IFAs, but there is always more that we can do to improve our interaction with customers. Therefore I will be working hard with my Customer Service Managers over the next few months to help deliver a more proactive approach to customer servicing.

Richard Prior
Operations Manager



Introducing the Customer Service Managers

Howard Lock

I started my financial services career in 1983 and, prior to joining PPS, I developed my Self Invested Pensions knowledge during a ten-year period with NPI Trustee Services.

My team contains an excellent blend of skills and technical knowledge, with an average of over twenty years' experience within financial services. The team manages a broad range of product portfolios, and their rare combination of both SSAS and SIPP expertise gives us the ability to provide a first-class service to our clients.

The team enjoys some well-established client relationships and looks forward to strengthening existing ties as well as forging new partnerships.

Jim Bradley

My career within financial services started over twenty years ago, with over ten years specifically within the Self Invested Pensions arena.

My team is committed to providing first-class customer service, and they are enjoying the challenge of combining their SSAS and SIPP technical skills to help provide a broader, more efficient range of services to our clients.

As in all our Customer Service teams, my staff have excellent technical knowledge and our clients value our expertise and the personalised service we provide.

Emma Jurkojc

My involvement with Self Invested Pensions started seven years ago, initially working within actuarial and technical teams, prior to progressing into my current role.

I currently manage a dedicated team that specifically administers the recently acquired Arbutnot Latham SSAS and SIPP schemes. I was previously involved in the acquisition of SSAS schemes from Friends Provident, so I'm using my experience to ensure a smooth transition of services for our new clients.

My team contains a blend of youth and experience and has a broad range of technical and practical experience in the administration of both SSAS and SIPP schemes. We are quickly establishing some strong relationships with our new clients and IFAs, and we look forward to building stronger relationships in future.

Richard Searle

During my four years at Premier Pension Services my focus has been to use my broad range of SSAS and SIPP expertise to provide clients and IFAs with the high service standards that they expect.

I believe that Premier Pension Services offers a unique bespoke service based on sound technical knowledge and I manage highly skilled team of individuals, with an average of over ten years' pensions experience.

As a team, we strive to deliver first-class service, focusing on tailoring our service to the specific needs of our clients and IFAs.



Michelle Jonas

I started working in the financial services sector in 1996 and joined NPI Trustee Services Limited in 1998, prior to joining Premier Pension Services in 2005.

Prior to my current role, I was responsible for managing Premier Pension Services' Direct, Indirect, and Third Party Administration SSAS business, until my appointment as SIPP Manager in 2007. During my time as SIPP manager, Premier Pension Services was shortlisted for the Professional Pensions 'SIPP Provider of the Year' Award.

I manage a strong team with a wealth of technical ability and a combined seventy years of pensions experience. The team has established excellent relationships with our clients and IFAs, who appreciate our quick turnaround times and the personalised service we provide.



Our clients value our expertise and the personalised service we provide

News in brief

Premier Pension Services announce purchase of Arbutnot Latham SSAS & SIPP portfolio - but there is more!

We are always seeking to supplement our organic growth with strategic acquisitions that are in line with our business model. We were therefore delighted to have been chosen by Arbutnot Latham to take over the administration of their SSAS and SIPP portfolio; but there is more to this than just a business transfer.

The first consideration is to assure our IFA supporting partners that this expansion will not be at the expense of service standards. We recruited ahead of the transfer, and adopted new software in support of the portfolio.

I would also reassure IFA firms supporting Arbutnot that our aim is to ensure 'business as usual' and then to seek to improve service support.

But I said there was more - as a growing SSAS and SIPP provider, we believe that cash management and the interaction of cash-investment products is an area of the market where clients and their advisers are not well provided for.

We will be working closely with Arbutnot Latham, a prestigious private bank, to explore new products, features, and benefits to offer our clients improved returns on cash, held both in the short term as well as when being made as a strategic and conscious decision in volatile equity markets.

Nigel Manley

Joint services with Parmenion

We're delighted to announce the continuing development of joint services with Parmenion, providers of outsourced investment-platform services. IFA firms registering through our web site will automatically have access to the Parmenion platform for the management of Premier SSAs, Premier SIPPs, and other products not associated with Premier Pension Services, such as ISAs, PEPs, and Offshore bonds.

With a minimum account value of just £7,000 we believe this opens up scope for a new client market to be managed through a platform that also has a Discretionary Fund Management service!

Using the online Risk Profiler and Investment Managers report, the IFA - of Premier SSAs or SIPPs - can take their client through a process

'It is for those advisers wishing to concentrate their professional activities on providing lifetime financial planning and advice that Parmenion has developed its outsourced discretionary investment service'

that leads to an asset allocation that matches their attitude to risk, from which point Parmenion then take on the Discretionary Fund Manager appointment.

Thereafter assets are adjusted to stay in line with member objectives and risk profiling, allowing you to provide the retirement-planning and pension-consulting advice and to receive fund-based trail commission.

For SSAs where there is more than one scheme member we will do a share of fund calculation allowing each individual to choose their own approach to risk.

New web site, new features & services

We are always conscious of the need to support our IFA partners with the delivery of services and facilities through the Internet.

We have now launched the latest version of the Premier Pension Services website, which carries our literature, terms and conditions, and so on.



The website provides advisers with:

Access to our fund supermarket, where you can buy and sell funds online from a choice of nearly 2,000 funds. We can now record non-custody assets, such as property and non-unitised insurance bonds, so that a complete online portfolio can be displayed.

Access to our online SIPP illustration programme, suitable for Premier SIPP members, so you can produce your own illustrations - including drawdowns - and make as many variations as you need!

Automatic registration with Parmenion, giving access to risk-profiling tools and their Discretionary Fund Management service.

If you have not registered to use the IFA Zone then please do so online through our website at www.premierpensionservices.co.uk

What our clients are saying

"I have found the service provided by Premier Pension Services to be of the highest quality and, when compared to their perceived competitors, a breath of fresh air."

Andrew Strange, Director,
K2 Financial Services
Norwich

"Premier Pension Services provides a fast, friendly service. They are also efficient at handling both administrative and technical queries. They understand the requirements of IFAs and their clients."

Mark Eedy Dip PFS, Managing Director
Thomas Carroll Independent Financial Advisers
Limited, Caerphilly

"As an independent IFA I have been advising clients on SSAS pensions and SIPPs for quite a few years. As most IFAs know there are numerous pension administrators offering both SSASs and SIPPs. However, not all provide a service. JLT/Premier Pension Services is without doubt one of the best; the product range is competitively priced and flexible, offering an external fund platform for investments. And with appointed scheme administrators designated to Towers of Taunton Financial Services Ltd, queries are answered quickly. This bypasses those irritating call centres and means that your valuable time is more productive."

Graham Virgin, Director
Towers of Taunton (financial services) Ltd

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