

YOUR FUTURE SIPP

How to
illustrate -
drawdown

How to guide



Your future, our focus.

Before you begin

Imago

Imago is the tool we use to create all of our illustrations.

You can use Imago to create illustrations for those of your clients that are thinking about opening a SIPP at Curtis Banks, as well as those that already have one. This document describes how to create illustrations for new clients. The details that you enter on the illustration will pull through to the online Your Future SIPP application form.

Recording your client's details

You'll need to record details of your client on Imago before you can create the illustration.

Drawdown illustration types covered in this document

Full or Part Drawdown

For clients who intend to transfer in uncrystallised policies and take benefits immediately.

Drawdown Transfer

For clients who are transferring in a plan that is already paying benefits at the current provider.

Call us if:

- Your client is transferring in more than one drawdown plan.
- Your client transferring in a mixture of drawdown and non-drawdown funds.
- Your client will be receiving income and paying contributions into their plan at the same time.

If your client intends to do any of these, our Client Administration Team will create the illustrations for you.

Starting your illustration

Create your illustration

Getting help

If you need any help creating your illustration, please contact one of the below teams:

For pre-sale queries:

T: 0370 414 7000

E: Businessdevelopmentexecutives@nucleusfinancial.com

For post-sale queries:

T: 0370 414 7000

E: clientadministration@curtisbanks.co.uk

The screenshot shows the Imago interface for a client named 'MR TEST CLIENT' with reference 'SL004197'. The client's date of birth is 03/05/1956 (age 70). The interface includes a 'SHOW' dropdown set to 'All products' and a 'SORT BY' dropdown set to 'Date Modified'. A 'NEW ILLUSTRATION' button is visible. Below, a table lists two illustrations:

Illustration ID	Description	Illustration Date	Modified Date	Created Date
YFS48282	YOUR FUTURE SIPP - USING INVESTMENT PARTNERS PRE-RETIREMENT	20/05/2026	20/05/2026	20/05/2026
YFS48281	YOUR FUTURE SIPP - FULL RANGE OF PERMITTED INVESTMENTS PRE-RETIREMENT	20/05/2026	20/05/2026	20/05/2026

From your client's record, select New Illustration.

Previous illustrations for this client.

Create your illustration (continued)

If your client has both capped and flexi-access drawdown funds, or wishes to transfers a mixture of uncrystallised and drawdown funds, please contact our Client Administration Team. We will create these illustrations on your behalf.

Choose one of our products

1. Some of our closed products will be shown here. Please make sure you choose a current product.

2. [YFS_FULL] Your Future SIPP - Full Range of Permitted Investments

3. Illustration Production Date: 21/05/2026
 Illustration Start Date: 21/05/2026
 Drawdown Basis: Flexi-Access Drawdown

Illustration Type:
 Pre-Retirement Full Drawdown Part Drawdown
 Review Drawdown Transfer UFPLS Withdrawal

CANCEL CREATE

If your client has no existing drawdown, choose: **Flexi-Access Drawdown**.

If your client would like to transfer a capped drawdown fund, choose **Capped Drawdown**.

If your client has both types of drawdown, contact us and we'll prepare the illustrations for you.

If your client wants to transfer uncrystallised funds, designate some of them to drawdown, and leave the remainder uncrystallised, select: **Part Drawdown**

If your client wants to transfer in funds from which they have taken benefits, select: **Drawdown Transfer**

If your client wants to transfer uncrystallised funds, and designate all of them to drawdown, leaving no uncrystallised funds, select: **Full Drawdown**

Initial view

YOUR ILLUSTRATION SAVE CANCEL

Reference: YFS48285

Product: Your Future SIPP - Full Range of Permitt...

Type: Full Drawdown

Basis: Flexi-Access Drawdown

Allowance: Money Purchase Annual Allowance

Illustration production date: 21/05/2026

Illustration start date: 21/05/2026

Illustration end date: 03/05/2055

ADVANCED / ANNUITY

Illustration Results (select to view)

NO RESULTS AVAILABLE

COPY QUOTE RESULTS XML PDF HISTORY

CALCULATE VIEW PDF

APPLY

The Allowance will need to be changed to Annual Allowance if the client hasn't triggered the Money Purchase Annual Allowance, and won't trigger it with the scenario being illustrated.

The Illustration end date is the date of your client's 99th birthday.

Each illustration is given a unique reference.

Client details

The section is automatically populated with your client's details.

Click here to hide and show your client's details.

MR TEST CLIENT

Reference: **SLO03436** **CLOSE**

Client Details	Spouse Details
Client Status: Prospect	No Spouse
Client Type: Individual	CREATE
Title: Mr	
First name: Test	
Middle name(s):	
Surname: Client	
Date of birth: 05/11/1947	
Sex: <input checked="" type="radio"/> Male <input type="radio"/> Female	
Marital status: <input checked="" type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Civil Partnership	
Group: Wuczwzwfj Yljit Ego, GZ5Y 1YR	
Adviser Name: John Smith	Adviser Reference: Not required for illustration purposes

Your charges

Choose which fees you intend to take from the SIPP and select whether VAT will apply.

Adviser: **JOHN SMITH** Adviser Firm: **ADVISER FIRM**

<input type="radio"/> Annual Adviser Fee (%)	0.00%	<input type="checkbox"/> Attracts VAT
<input type="radio"/> Annual Adviser Fee (£)	£0.00	<input type="checkbox"/> Attracts VAT
<input type="radio"/> Initial Adviser Fee (%)	0.00%	<input type="checkbox"/> Attracts VAT
<input type="radio"/> Initial Adviser Fee (£)	£0.00	<input type="checkbox"/> Attracts VAT
<input type="radio"/> Regular Contribution Adviser Fee <i>i</i>	£0.00	

i Hover over the *i* to reveal more information about each fee.

Product and investment manager charges

Please note, any fees shown are for illustrative purposes only and our system has been customised to automatically apply the correct fee structure.

The charges shown match those for the chosen product, and the expected features of your client's SIPP.

Check that the fees apply to your client's circumstances.

Ticked fees are taken into consideration by the illustration, but will only be included if they are relevant to your client's circumstances.

PRODUCT AND INVESTMENT MANAGEMENT CHARGES		
<input type="radio"/> Directly held investment purchase/sale fee <i>i</i>	£65.00	Times Applied: <input type="radio"/> n/a <input checked="" type="radio"/> Attracts VAT
<input type="radio"/> Additional charge for an in specie transfer in of a directly held investment	£129.00	<input checked="" type="radio"/> Attracts VAT
<input checked="" type="radio"/> Additional charge for an in specie transfer in of a specialist investment	£323.00	<input checked="" type="radio"/> Attracts VAT
<input type="radio"/> Specialist Investment Annual Fee	£266.00	<input checked="" type="radio"/> Attracts VAT
<input type="radio"/> Specialist Investment Purchase Fee	£667.00	<input checked="" type="radio"/> Attracts VAT
<input type="radio"/> Specialist Investment Sale Fee	£200.00	<input checked="" type="radio"/> Attracts VAT

Faded fees are automatically calculated and cannot be edited.

If initial and ongoing external investment charges will apply to the plan, record these below.

<input checked="" type="checkbox"/> Initial External Investment Charges (%) <i>i</i>	0.00 %	<input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Initial External Investment Charges (£) <i>i</i>	£0.00	<input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Ongoing External Investment Charges (%) <i>i</i>	0.00 %	<input type="radio"/> Attracts VAT
<input type="radio"/> Year 1 Ongoing External Investment Charge Rebate (%) <i>i</i>	0.00 %	<input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Ongoing External Investment Charges (£) <i>i</i>	£0.00	<input checked="" type="radio"/> Attracts VAT

Investments

The rate of growth used by the illustration calculation is determined by the types of investment that your client intends to hold in their SIPP.

Click here to add a new investment.

The screenshot shows the 'INVESTMENTS' header with a 'NEW' button in the top right corner. Below the header is a red progress bar indicating a growth rate of 0.00%. Underneath the bar, it says 'Funds must equal 100%'.

You can only select investments that are allowed within the chosen product.

The screenshot shows the 'INVESTMENTS' section with a 'NEW' and 'CANCEL' button in the top right. Below the header is a 'Funds' tab. Underneath is the 'FUND PROVIDERS' section, which is expanded to show 'General Investments' (with a '10' icon) and 'Commercial Property' (with a '1' icon). To the right is the 'FUNDS: GENERAL INVESTMENTS' section, which includes a search bar and a table of fund codes and descriptions.

Fund Code	Description
CASHBINV	Cash Based Investments
CASHMAIN	Cash in SIPP Bank Account
CORBON	Corporate Bonds
EQU	Equities
GOVBON	Government Bonds
COLL	Managed Funds/Collectives
Other	Other
CASHDEP	Other Cash Deposits
PROPBINV	Property Based investments
ZERO	Zero Growth Investments

At the bottom of the screenshot, there is a red progress bar showing 0.00% and the text 'Funds must equal 100%'.

Investment details

Click to expand or collapse the investment details.

The screenshot shows the 'INVESTMENTS' section with a 'NEW' and 'CANCEL' button in the top right. Below the header is a search bar. Underneath is the 'Cash Based Investments' section, which is expanded. It shows a 'Proportion' field set to 0.00% and a 'DELETE' button. Below this is a 'Projection Rates' section with three input fields: 'Low' (set to -2.00%), 'Mid' (set to 1.00%), and 'High' (set to .00%). At the bottom, there is a red progress bar showing 0.00% and the text 'Funds must equal 100%'.

The medium growth rate can be adjusted if the rate the client will achieve differs from our default value. The medium growth rate can't be higher than 5%. Imago will allow you to enter a higher rate here, but will cap it at 5% in the illustration calculations.

Enter the proportion of the fund that will be invested in this category. An error message will appear until the proportion of all the investments that you add equals 100%.

Commercial property investment charges (for applicable product only)

If you add a Commercial Property investment to the illustration, you must record how much of the property will be held within their SIPP.

If your client will be the only Curtis Banks client invested in the property, set the Shared Asset Proportion to 100%.

If you have several clients that are to share the same property, contact our SIPP Support team and we will calculate the fees and charges for you.

Select the commercial property fees that you wish to include in the illustration.

The screenshot shows the 'INVESTMENTS' form with the following details:

- Search for a fund or use the dropdown...
- Commercial Property (Proportion: 0.00%)
- Projection Rates: Low (2.00%), Mid (5.00%), High (8.00%)
- Shared Asset Proportion: 0.00%
- Annual fee for Property: £615.00 (checked)
- Annual fee for Land: £485.00 (unchecked)
- Additional annual fee for each syndicated member: £129.00 (unchecked)
- Additional fee for second and each subsequent tenant: £387.00 (unchecked)
- Times Applied: n/a
- Attracts VAT: (checked)

If the property is VAT elected tick the Attracts VAT option.

Transfers

Please ensure that each transfer is recorded separately by clicking 'new' for each scheme.

Tick here if any of the transfers are in specie.

The screenshot shows the 'TRANSFERS' form with the following details:

- Date: 16/05/2023
- Transfer Type: Uncrystallised funds transfer
- Amount: £0.00
- In-Specie: (unchecked)

Separate illustrations will need to be created for each scheme transferring.

Capped drawdown transfers

If your client wishes to transfer in an existing capped drawdown fund, enter details of that fund here.

Ref Date - This is the most recent income limit review date.

Income Taken - This is the amount of income the client has taken in the current reference year.

The screenshot shows the 'TRANSFERS' form with the following details:

- Date: 16/05/2023
- Transfer Type: Crystallised funds transfer
- Amount: £0.00
- Ref Date: 16/05/2023
- Max Income: £0.00
- Income Taken: £0.00
- Review Limits: (unchecked)

Contributions

If your client intends to receive benefits from their SIPP and also continue to make contributions, please contact our SIPP Support Team who will create the illustration for you.

CONTRIBUTIONS
NEW

Date Net Employer DELETE

Frequency One-off Monthly Quarterly Half-Yearly Annually

Click New to add a new contribution.

Income

Leave the Start date as today's date. Drawdown designations can't be future dated.

In the Amount box, enter the total income your client intends to take from their SIPP each year.

INCOME

Start date Cash lump sum

Target Gross Net Growth Match annuity % of fund

Annual amount Variable Income

Escalation Escalation Method

Frequency Monthly Quarterly Half yearly Annually One-off

Timing In advance In arrears

If you're creating a Full Drawdown or a Part Drawdown illustration, you will need to enter the Tax Free Cash proportion.

You can't enter a proportion of tax free cash higher than 25%. If the client is entitled to more than 25% tax free cash, please contact SIPP Support.

Income - part drawdown

If you're creating a Part Drawdown illustration, you will also need to enter the proportion of the fund to place in drawdown.

INCOME

Start date Proportion to place in drawdown

Cash lump sum

Target Gross Net Growth Match annuity % of fund

Annual amount Variable Income

Escalation Escalation Method

Frequency Monthly Quarterly Half yearly Annually One-off

Timing In advance In arrears

You can either enter in the percentage of the plan being placed into drawdown or click on the £ symbol to enter in the monetary amount going into drawdown.

Illustration calculation and downloading the illustration

YOUR ILLUSTRATION SAVE CANCEL

Reference: **YFS48285**

Product: Your Future SIPP - Full Range of Permitt...

Type:

Basis:

Allowance:

Illustration production date:

Illustration start date:

Illustration end date:

ADVANCED / ANNUITY

Illustration Results (select to view)

DATA CHANGED, RE-CALCULATION REQUIRED	

COPY QUOTE RESULTS XML PDF HISTORY

CALCULATE VIEW PDF

APPLY

Click Calculate to update the illustration information.

Click view PDF to download the illustration.

Illustration results

The Final fund value shows the value of the fund at the illustration end date based on the medium growth rate.

The Income tile shows the income the client will receive in year one of the illustration. Click on the tile to reveal the total income the fund will provide, based low, medium and high growth rates.

YOUR ILLUSTRATION ✕

Reference: **YFS45328**

Product: Your Future SIPP - Full Range of Permitt...

Type: Full Drawdown

Basis: Flexi-Access Drawdown

Allowance: Money Purchase Annual Allowance

Illustration start date: 17/05/2023

Illustration end date: 05/11/2046

ADVANCED / ANNUITY

Illustration Results (select to view)

Final fund value £308,538	Income Year 1 £0
Deductions Year 1 £1,401	Initial Tax Free Cash £125,000
Reduction In Yield 0.34%	Critical Yield 8.66%

COPY
HISTORY
SHOW PRINT OPTIONS

CALCULATE
VIEW PDF

APPLY

YOUR PLAN VALUE

will be used to provide your pension income

GROWTH

1.50%

BY 05/11/2046

£308,538

ANNUITY

£131,014

LOW GROWTH

MID GROWTH

HIGH GROWTH

Use the results panel buttons to view more results.

←
VIEW PDF

Click here to choose a different growth rate.

Illustration results (continued)

This figure shows the total fees and charges paid from the plan by the end of the first illustration year.

The initial tax free cash tile shows the amount of tax-free cash the client intends to take in the first year of their illustration. For Drawdown Transfer illustrations this will be zero.

YOUR ILLUSTRATION ✕

Reference: **YFS43328**

Product: Your Future SIPP - Full Range of Permitt...

Type: Full Drawdown

Basis: Flexi-Access Drawdown

Allowance: Money Purchase Annual Allowance

Illustration start date: 17/05/2023

Illustration end date: 05/11/2046

ADVANCED / ANNUITY

Illustration Results (select to view)

Final fund value £308,538	Income Year 1 £0
Deductions Year 1 £1,401	Initial Tax Free Cash £125,000
Reduction In Yield 0.34%	Critical Yield 8.66%

COPY HISTORY SHOW PRINT OPTIONS

CALCULATE VIEW PDF

APPLY

DEDUCTIONS

are the fees and charges that you pay from your plan

IN THE FIRST YEAR

£1,402

AFTER 5 YEARS

£5,438

BY 05/11/2046

£34,722

Use the results panel buttons to view more results.

←
VIEW PDF

Reduction in Yield section shows the effect that product charges have on the growth of investments in the SIPP.

Critical yield is the growth required to meet a target income.

Next steps

Once you are happy with the illustration, please refer to our 'How to apply guide' which is available on our website for details on applying for Your Future SIPP.

Post-sale clients

Once you have applied for Your Future SIPP, you can create additional illustrations via our online portal. Please go to curtisbanks.co.uk and either register or log in to the the Your Future SIPP portal.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Relay UK service on 18001 0370 414 7000.

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Call charges will vary. We may record and monitor calls.

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