

YOUR FUTURE SIPP

How to
illustrate -
non-drawdown

How to guide

Your future, our focus.

curtisbanks.co.uk



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.

Complex illustrations

Imago is a powerful system, with lots of options. If your client intends to transfer a mixture of non-drawdown and drawdown funds, our Client Administration Team will create the illustrations for you.

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

Starting your illustration

Create your illustration

The screenshot shows the Imago interface for a client named 'MR TEST CLIENT' with reference number '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 it, there are two existing illustrations listed:

Illustration ID	Illustration Title	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)

For guidance on completing drawdown illustrations, please refer to our pre-sale drawdown guide.

Choose one of our products.

NEW ILLUSTRATION
Mr Test Client

1 PENSIONS ✓

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

Your Future SIPP - Full Range of Permitted Investments

YFS_FULL

3

Illustration Production Date:

Illustration Start Date:

Drawdown Basis:

Illustration Type:

Pre-Retirement
 Review

Full Drawdown
 Drawdown Transfer

Part Drawdown
 UFPLS Withdrawal

CANCEL

CREATE

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

Leave the Drawdown Basis as Flexi-Access Drawdown.

Select the Illustration Type Pre-Retirement. These illustrations are for SIPPs from which the client is yet to take pension benefits.

Initial view

YOUR ILLUSTRATION
SAVE CANCEL

Reference: **YFS48282**

Product: Your Future SIPP - Using Investment Pa...

Type:

Basis:

Allowance:

Illustration production date:

Illustration start date:

Illustration end date:

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 clients expected retirement age.

Each illustration is given a unique reference.

Client details

MR TEST CLIENT
Reference: **SLO03436**
CLOSE

Client Details

Client Status:

Client Type:

Title:

First name:

Middle name(s):

Surname:

Date of birth:

Sex: Male Female

Marital status: Single Married Civil Partnership

Group:

Adviser Name:

Spouse Details

No Spouse

CREATE

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

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

Your charges

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

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

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

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 on the illustration 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>	<div style="text-align: right;">£65.00</div> <div style="text-align: right;">Times Applied: <input type="text" value="n/a"/> <input type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Additional charge for an in specie transfer in of a directly held investment	<div style="text-align: right;">£129.00</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>
<input checked="" type="radio"/> Additional charge for an in specie transfer in of a specialist investment	<div style="text-align: right;">£323.00</div> <div style="text-align: right;"><input checked="" type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Specialist Investment Annual Fee	<div style="text-align: right;">£266.00</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Specialist Investment Purchase Fee	<div style="text-align: right;">£667.00</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Specialist Investment Sale Fee	<div style="text-align: right;">£200.00</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>

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 type="radio"/> Initial External Investment Charges (%) <i>i</i>	<div style="text-align: right;">0.00%</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Initial External Investment Charges (£) <i>i</i>	<div style="text-align: right;">£0.00</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>
<input checked="" type="radio"/> Ongoing External Investment Charges (%) <i>i</i>	<div style="text-align: right;">1.00%</div> <div style="text-align: right;"><input checked="" type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Year 1 Ongoing External Investment Charge Rebate (%) <i>i</i>	<div style="text-align: right;">0.00%</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>
<input type="radio"/> Ongoing External Investment Charges (£) <i>i</i>	<div style="text-align: right;">£0.00</div> <div style="text-align: right;"><input type="checkbox"/> Attracts VAT</div>

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 on the right. 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 'FUNDS: GENERAL INVESTMENTS' section. On the left, under 'FUND PROVIDERS Available for this product', there are two options: 'General Investments' with a count of 10 and 'Commercial Property' with a count of 1. The 'General Investments' option is selected. On the right, there is a search bar and a table of fund codes and descriptions. At the bottom, there is a red progress bar showing 0.00% and the text 'Funds must equal 100%'.

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

Investment details

Click to expand or collapse the investment details.

The screenshot shows the 'INVESTMENTS' section with a search bar and a 'NEW' button. Below the search bar, there is a section for 'Cash Based Investments' with a 'Proportion' input field set to 0.00% and a 'DELETE' button. Underneath, there are 'Projection Rates' for Low (-2.00%), Mid (1.00%), and High (0.00%). 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.

INVESTMENTS
NEW

CANCEL

Commercial Property
Proportion
DELETE

Projection Rates
Low
Mid
High

Shared Asset Proportion

Annual fee for Property

Annual fee for Land

Additional annual fee for each syndicated member

Times Applied
 Attracts VAT

Additional fee for second and each subsequent tenant

Times Applied

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

Transfers and contributions

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

Tick here if any of the transfers are in specie.

Click New to add a new uncrystallised transfer.

TRANSFERS
NEW

Date

Uncrystallised funds transfer

DELETE

In-Specie

Click New to add a new contribution.

CONTRIBUTIONS
NEW

Date

Net Employer

DELETE

Frequency
 One-off
 Monthly
 Quarterly
 Half-Yearly
 Annually

Illustration calculation and downloading the illustration

The screenshot displays the 'YOUR ILLUSTRATION' interface. At the top, there are 'SAVE' and 'CANCEL' buttons. Below this, the following information is shown:

- Reference: YFS48281
- Product: Your Future SIPP - Full Range of Permitt...
- Type: Pre-Retirement
- Basis: Flex-Access Drawdown
- Allowance: Money Purchase Annual Allowance
- Illustration production date: 20/05/2026
- Illustration start date: 20/05/2026
- Illustration end date: 20/05/2036

Below the dates is an 'ADVANCED / ANNUITY' button. The main section is titled 'Illustration Results (select to view)' and contains a large grey box with the text 'DATA CHANGED, RE-CALCULATION REQUIRED'. At the bottom of the interface, there are several buttons: 'COPY QUOTE', 'RESULTS XML', 'PDF HISTORY', 'CALCULATE', 'VIEW PDF', and 'APPLY'. Two callout boxes provide instructions: one pointing to the 'CALCULATE' button and another pointing to the 'VIEW PDF' button.

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.

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

The illustration end date is the date your client reaches their expected retirement age.

YOUR ILLUSTRATION

Reference: YFS45325
Product: Your Future SIPP - Full Range of Permitt...
Type: Pre-Retirement
Basis: Flexi-Access Drawdown
Allowance: Money Purchase Annual Allowance

Illustration start date: 16/05/2023
Illustration end date: 16/05/2033

ADVANCED / ANNUITY

Illustration Results (select to view)

Final fund value £580,162	Deductions Year 1 £1,246
Final Cash Lump Sum £145,040	Reduction In Yield 0.17%

COPY HISTORY SHOW PRINT OPTIONS

CALCULATE VIEW PDF

APPLY

YOUR PLAN VALUE will be used to provide your pension income

BY 16/05/2033
£580,163

GROWTH 1.50%

ANNUITY £65,388

LOW GROWTH MID GROWTH HIGH GROWTH

Use the results panel buttons to view more results.

VIEW PDF

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

Click here to choose a different growth rate.

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.



Notes



Notes

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.

Curtis Banks Pensions,
153 Princes Street,
Ipswich, IP1 1QJ

T 0370 414 7000
F 0370 414 8000

curtisbanks.co.uk

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

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