

Pension Plan Provider Comparison



CLIENT NAME: Beeb Panorama

CLIENT Ref:

ADVISER NAME: Rob Simpson

REPORT PRINT DATE: 05/10/2010

CALCULATION DATE: 05/10/2010

Client Name: Beeb Panorama
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Case Reference: 140685

This report has been based on the following information. Please make it known any part of this information that is incorrect as it may affect the result of this analysis.

Personal Information

Name	Mr Beeb Panorama
Date of Birth	01/01/1970
Calculation Date	05/10/2010
Retirement Age for Analysis	65

Proposed Pension Contributions

Contribution Type	Personal
Gross Regular Contribution	£250.00 (Monthly), Indexation 0%

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 Case Reference: 140685

Projected Fund Value at proposed age 65

Provider	Plan	5%	7%	9%
Aegon Scottish Equitable	Flexible Pension Plan - Additional AMC Option	£130,000	£172,000	£230,000
Liverpool Victoria	Flexible Transitions Account - Discount Option (Establishment Charge)	£130,000	£172,000	£230,000
Aviva	Aviva Personal Pension - Advice Charge	£128,000	£169,000	£226,000
Aviva	Aviva Personal Pension - Funded	£128,000	£169,000	£226,000
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge Option	£128,000	£169,000	£225,000
Scottish Widows	Retirement Account Scaled Commission Option (5 Years)	£127,000	£168,000	£223,000
Scottish Widows	Retirement Account Scaled Commission Option (1 Year)	£127,000	£167,000	£223,000
Scottish Widows	Retirement Account Flexible Commission Option	£127,000	£167,000	£222,000
Liverpool Victoria	Flexible Transitions Account Establishment Charge	£126,000	£167,000	£223,000
Liverpool Victoria	Flexible Transitions Account - Discount Option (Initial Charge)	£126,000	£167,000	£223,000
Liverpool Victoria	Flexible Transitions Account (Initial Charge)	£126,000	£167,000	£223,000
Scottish Life	Pension Portfolio (FAF)	£127,000	£167,000	£221,000
Winterthur Life	The One from Winterthur - FIC (Initial)	£126,000	£166,000	£222,000
Winterthur Life	The One from Winterthur - FAR (Initial)	£126,000	£166,000	£222,000
Scottish Life	Pension Portfolio (Initial Commission) - Initial	£126,000	£166,000	£220,000
Skandia	Personal Pension - Single Price Plan Fee Option (Initial)	£125,000	£165,000	£220,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Funded, RP- Initial)	£125,000	£165,000	£219,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Initial, RP- Initial)	£125,000	£165,000	£219,000
Winterthur Life	The One from Winterthur - FIC (Level)	£124,000	£164,000	£220,000

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Winterthur Life	The One from Winterthur - FAR (Level)	£124,000	£164,000	£220,000
Legal & General	Portfolio Plus Pension (Allocation) - (Also available on Cofunds platform)	£124,000	£163,000	£219,000
Prudential	Flexible Retirement Plan Initial Charge (Initial)	£124,000	£163,000	£217,000
Prudential	Flexible Retirement Plan Establishment Charge (Initial)	£124,000	£163,000	£217,000
Legal & General	Portfolio Plus SIPP (Allocation) - (Also available on Cofunds platform)	£123,000	£163,000	£218,000
Sun Life Financial of Canada	i2Live - Accumulator	£123,000	£163,000	£217,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Funded, RP- Level)	£123,000	£163,000	£217,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Initial, RP- Level)	£123,000	£163,000	£217,000
Friends Provident	Individual Personal Pension	£123,000	£163,000	£217,000
Friends Provident	Individual Stakeholder Pension	£123,000	£163,000	£217,000
Friends Provident	Individual Personal Pension.	£123,000	£163,000	£217,000
Friends Provident	Individual Stakeholder Pension.	£123,000	£163,000	£217,000
Scottish Life	Pension Portfolio (Initial Commission) - Level	£124,000	£162,000	£216,000
Standard Life	Stakeholder Pension Plan	£123,000	£162,000	£216,000
Prudential	Flexible Retirement Plan Initial Charge (Level)	£122,000	£162,000	£215,000
Prudential	Flexible Retirement Plan Establishment Charge (Level)	£122,000	£162,000	£215,000
Aviva	Aviva Personal Pension (Initial) - AMC	£122,000	£161,000	£215,000
Aviva	Aviva Personal Pension (Level) - AMC	£122,000	£161,000	£215,000
Aviva	Aviva Personal Pension (fbc only) - AMC	£122,000	£161,000	£215,000
Legal & General	Portfolio Plus SIPP (AMC - level) - (Also available on Cofunds platform)	£122,000	£161,000	£214,000
Zurich	Self Invested Personal Pension Plan (Initial)	£122,000	£161,000	£213,000
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Initial)	£122,000	£161,000	£213,000

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Funded, RP- Initial)	£122,000	£161,000	£213,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Initial, RP- Initial)	£122,000	£161,000	£213,000
Legal & General	Stakeholder(FBC)	£121,000	£160,000	£213,000
Legal & General	Stakeholder(IC)	£121,000	£160,000	£213,000
Aviva	Stakeholder Pension (Level)	£121,000	£160,000	£213,000
Aviva	Stakeholder Pension (fbc only)	£121,000	£160,000	£213,000
Aviva	Stakeholder Pension (Initial)	£121,000	£160,000	£213,000
Skandia	Personal Pension Initial Price (RP Initial Commission)	£121,000	£160,000	£212,000
James Hay	Select SIPP	£121,000	£159,000	£212,000
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Level)	£121,000	£159,000	£212,000
Zurich	Self Invested Personal Pension Plan (Level)	£121,000	£159,000	£212,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Level)	£120,000	£159,000	£211,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Initial, RP- Level)	£120,000	£159,000	£211,000
Scottish Widows	Individual Personal Pension Plan (Initial)	£120,000	£158,000	£211,000
Scottish Widows	Individual Stakeholder Pension (Initial)	£120,000	£158,000	£211,000
Aegon Scottish Equitable	Individual Stakeholder	£120,000	£158,000	£211,000
Scottish Widows	Individual Personal Pension Plan (Level)	£120,000	£158,000	£211,000
Scottish Widows	Individual Stakeholder Pension (Level)	£120,000	£158,000	£211,000
Scottish Life	Individual Stakeholder - Initial	£120,000	£158,000	£211,000
Scottish Life	Individual Stakeholder - Level	£120,000	£158,000	£211,000
Legal & General	Portfolio Plus Pension (AMC - mp) - (Also available on Cofunds platform)	£119,000	£156,000	£208,000
Legal & General	Portfolio Plus Pension (AMC - fbc) - (Also available on Cofunds platform)	£119,000	£156,000	£208,000
Legal & General	Portfolio Plus Pension (AMC - level) - (Also available on Cofunds platform)	£119,000	£156,000	£208,000

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Skandia	Personal Pension - Single Price Plan (fbc)	£119,000	£156,000	£208,000
Legal & General	Portfolio Plus SIPP (AMC - mp) - (Also available on Cofunds platform)	£118,000	£156,000	£208,000
Legal & General	Portfolio Plus SIPP (AMC - fbc) - (Also available on Cofunds platform)	£118,000	£156,000	£208,000
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Initial)	£119,000	£155,000	£206,000
Prudential	Flexible Retirement Plan SIPP Initial Charge (Initial)	£119,000	£155,000	£206,000
Prudential	Flexible Retirement Plan SIPP Initial Charge (Level)	£117,000	£154,000	£204,000
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Level)	£117,000	£154,000	£204,000
Generic	Pension Plan	£117,000	£154,000	£204,000
Skandia	Personal Pension - Initial Price (Level)	£116,000	£153,000	£203,000
Skandia	Personal Pension - Initial Price (initial commission + 0.5% fbc)	£115,000	£152,000	£201,000
Skandia	Personal Pension - Initial Price (initial commission + 0.25% fbc)	£115,000	£152,000	£201,000
Nucleus	Pension Account	£115,000	£151,000	£201,000
Skandia	Personal Pension - Single Price Plan Fee Option (Level)	£115,000	£151,000	£201,000
The Lifetime SIPP Company	Cash-Only Lifetime SIPP	£114,000	£151,000	£200,000
Novia	Novia SIPP	£112,000	£147,000	£195,000
Skandia Investment Solutions	Collective Retirement Account - S I C O	£112,000	£146,000	£192,000
Skandia	Personal Pension - Single Price Plan (initial + fbc)	£110,000	£145,000	£192,000
Merchant Investors	OneSIPP (Initial Charge)	£109,000	£141,000	£185,000
Merchant Investors	OneSIPP (Establishment Charge)	£109,000	£141,000	£185,000
Cofunds	Pension Account (SIPP) (provided by Suffolk Life)	£107,000	£141,000	£187,000
SIPP Centre	SIPP	£108,000	£140,000	£182,000
Montpelier	Single Investment SIPP	£105,000	£138,000	£183,000
The Lifetime SIPP Company	Cash-Plus Lifetime SIPP	£102,000	£134,000	£178,000
MW Pensions	Acorn SIPP	£101,000	£132,000	£176,000
Curtis Banks	SIPP	£102,000	£130,000	£168,000
Hornbuckle Mitchell	Single Investment SIPP	£101,000	£129,000	£165,000

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Montpelier	Full SIPP	£97,000	£127,000	£169,000
IPM SIPP Administration	IPM Personal Pension Scheme	£95,900	£126,000	£168,000
James Hay	Private Client SIPP	£90,500	£120,000	£161,000
The Lifetime SIPP Company	Complete Lifetime SIPP	£91,500	£119,000	£158,000
Organon	The Organon SIPP	£95,400	£119,000	£149,000
Winterthur Life	The One from Winterthur - Self Invested Option (Winterthur Funds)	£94,100	£118,000	£150,000
MW Pensions	SIPP2	£88,900	£116,000	£152,000
Winterthur Life	The One from Winterthur - Self Invested Option (Non Winterthur Funds)	£92,300	£115,000	£145,000
A J Bell	A J Bell Platinum SIPP	£85,000	£103,000	£125,000
Hornbuckle Mitchell	Full SIPP	£83,100	£100,000	£121,000
Cooper Parry	The Cooper Parry SIPP	£74,900	£86,800	£98,500
Prudential	Flexible Retirement Plan SIPP (Nil Commission)	Unavailable		
Prudential	Flexible Retirement Plan (Nil Commission)	Unavailable		
Skandia	Personal Pension - Initial Price (Nil Commission)	Unavailable		
Skandia	Personal Pension - Single Price (Nil Commission)	Unavailable		
Legal & General	Stakeholder Pension (Nil Commission)	Unavailable		
Aegon Scottish Equitable	Flexible Pension Plan (Nil Commission)	Unavailable		
Legal & General	Portfolio Plus SIPP (Nil Commission)	Unavailable		
Liverpool Victoria	Flexible Transitions Account - Discount Option (Nil Commission)	Unavailable		
Legal & General	Portfolio Plus Pension - (Also available on Cofunds platform) (Nil Commission)	Unavailable		
Zurich	Self Invested Personal Pension Plan (Nil Commission)	Unavailable		
Merchant Investors	OneSIPP (Nil Commission)	Unavailable		
Skandia Investment Solutions	Collective Retirement Account (Nil Commission)	Unavailable		
Scottish Widows	Retirement Account (Nil Commission)	Unavailable		
Scottish Widows	Individual Stakeholder Pension (Nil Commission)	Unavailable		

Client Name: Beeb Panorama
Adviser Name: Rob Simpson
Case Reference: 140685

Scottish Widows	Individual Personal Pension Plan (Nil Commission)	Unavailable
Winterthur Life	The One from Winterthur (Nil Commission)	Unavailable
Liverpool Victoria	Flexible Transitions Account (Nil Commission)	Unavailable
Scottish Life	Pension Portfolio (Nil Commission)	Unavailable
Scottish Life	Individual Stakeholder (Nil Commission)	Unavailable
Aviva	Stakeholder Pension (Nil Commission)	Unavailable
Aviva	Aviva Personal Pension (Nil Commission)	Unavailable

Client Name: Beeb Panorama
Adviser Name: Rob Simpson
Case Reference: 140685

Assumptions

When contributions are expressed as a percentage of earnings the National Average Earnings index (NAE) will be applied. It is assumed that this will be 3% below the illustrative growth rate i.e when growth is shown as 7% the indexation will be 4%.

Retail Price Index (RPI) is assumed to be 4.5% below the illustrative growth rate i.e. when growth is shown as 7% the indexation will be 2.5%.

Notes

The projected fund values take account of the standard charge structure applicable to each of the plans shown unless otherwise stated. They are based on an assumed investment fund and the level of commission (if any) which will normally be taken. If other funds or level of commission are selected the results of the analysis may be different.

The figures are only examples and are not guaranteed, they are not the maximum or minimum amounts. What you get back depends on the performance of your fund and the tax treatment of the investments.

All insurance companies base their illustrations on growth rates to a maximum laid down by the regulators but their charges vary.

Inflation may affect what you can buy in the future with the amount shown.

Commission / Fees

The commission quoted is based on the standard commission terms available for the charging structures. It does not taken into account any special terms that the Financial Adviser may agree with the provider. The level and style of commission varies between providers.

Commission at proposed age 65

Provider	Plan	Fund (7%)	Level / Initial (Regular)	Fund-Based	Total
Aegon Scottish Equitable	Flexible Pension Plan - Additional AMC Option	£172,000	£0	£0	£0
Liverpool Victoria	Flexible Transitions Account - Discount Option (Establishment Charge)	£172,000	£90	£0	£90
Aviva	Aviva Personal Pension - Advice Charge	£169,000	£2,180	£0	£2,180
Aviva	Aviva Personal Pension - Funded	£169,000	£750	£0	£750
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge Option	£169,000	£750	£0	£750
Scottish Widows	Retirement Account Scaled Commission Option (5 Years)	£168,000	£750	£0	£750
Scottish Widows	Retirement Account Scaled Commission Option (1 Year)	£167,000	£750	£0	£750
Scottish Widows	Retirement Account Flexible Commission Option	£167,000	£750	£0	£750
Liverpool Victoria	Flexible Transitions Account Establishment Charge	£167,000	£90	£0	£90
Liverpool Victoria	Flexible Transitions Account - Discount Option (Initial Charge)	£167,000	£90	£0	£90
Liverpool Victoria	Flexible Transitions Account (Initial Charge)	£167,000	£90	£0	£90
Scottish Life	Pension Portfolio (FAF)	£167,000	£750	£0	£750
Winterthur Life	The One from Winterthur - FIC (Initial)	£166,000	£750	£0	£750

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Winterthur Life	The One from Winterthur - FAR (Initial)	£166,000	£750	£0	£750
Scottish Life	Pension Portfolio (Initial Commission) - Initial	£166,000	£240	£0	£240
Skandia	Personal Pension - Single Price Plan Fee Option (Initial)	£165,000	£750	£0	£750
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Initial)	£165,000	£750	£0	£750
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Initial)	£165,000	£750	£0	£750
Winterthur Life	The One from Winterthur - FIC (Level)	£164,000	£2,180	£0	£2,180
Winterthur Life	The One from Winterthur - FAR (Level)	£164,000	£2,180	£0	£2,180
Legal & General	Portfolio Plus Pension (Allocation) - (Also available on Cofunds platform)	£163,000	£2,180	£0	£2,180
Prudential	Flexible Retirement Plan Initial Charge (Initial)	£163,000	£750	£0	£750
Prudential	Flexible Retirement Plan Establishment Charge (Initial)	£163,000	£750	£0	£750
Legal & General	Portfolio Plus SIPP (Allocation) - (Also available on Cofunds platform)	£163,000	£2,180	£0	£2,180
Sun Life Financial of Canada	i2Live - Accumulator	£163,000	£2,180	£0	£2,180
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Level)	£163,000	£2,180	£0	£2,180
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Level)	£163,000	£2,180	£0	£2,180

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Friends Provident	Individual Personal Pension	£163,000	£0	£4,560	£4,560
Friends Provident	Individual Stakeholder Pension	£163,000	£0	£4,560	£4,560
Friends Provident	Individual Personal Pension.	£163,000	£0	£4,560	£4,560
Friends Provident	Individual Stakeholder Pension.	£163,000	£0	£4,560	£4,560
Scottish Life	Pension Portfolio (Initial Commission) - Level	£162,000	£2,180	£0	£2,180
Standard Life	Stakeholder Pension Plan	£162,000	£0	£4,560	£4,560
Prudential	Flexible Retirement Plan Initial Charge (Level)	£162,000	£2,180	£0	£2,180
Prudential	Flexible Retirement Plan Establishment Charge (Level)	£162,000	£2,180	£0	£2,180
Aviva	Aviva Personal Pension (Initial) - AMC	£161,000	£316	£0	£316
Aviva	Aviva Personal Pension (Level) - AMC	£161,000	£1,450	£0	£1,450
Aviva	Aviva Personal Pension (fbc only) - AMC	£161,000	£0	£6,810	£6,810
Legal & General	Portfolio Plus SIPP (AMC - level) - (Also available on Cofunds platform)	£161,000	£2,180	£0	£2,180
Zurich	Self Invested Personal Pension Plan (Initial)	£161,000	£750	£0	£750
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Initial)	£161,000	£750	£0	£750
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Initial)	£161,000	£750	£0	£750
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Initial, RP- Initial)	£161,000	£750	£0	£750
Legal & General	Stakeholder(FBC)	£160,000	£0	£6,000	£6,000
Legal & General	Stakeholder(IC)	£160,000	£1,810	£0	£1,810
Aviva	Stakeholder Pension (Level)	£160,000	£1,450	£0	£1,450

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Aviva	Stakeholder Pension (fbc only)	£160,000	£0	£6,770	£6,770
Aviva	Stakeholder Pension (Initial)	£160,000	£235	£0	£235
Skandia	Personal Pension Initial Price (RP Initial Commission)	£160,000	£460	£0	£460
James Hay	Select SIPP	£159,000	£2,180	£0	£2,180
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Level)	£159,000	£2,180	£0	£2,180
Zurich	Self Invested Personal Pension Plan (Level)	£159,000	£2,180	£0	£2,180
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Level)	£159,000	£2,180	£0	£2,180
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Initial, RP- Level)	£159,000	£2,180	£0	£2,180
Scottish Widows	Individual Personal Pension Plan (Initial)	£158,000	£690	£0	£690
Scottish Widows	Individual Stakeholder Pension (Initial)	£158,000	£690	£0	£690
Aegon Scottish Equitable	Individual Stakeholder	£158,000	£230	£0	£230
Scottish Widows	Individual Personal Pension Plan (Level)	£158,000	£2,180	£0	£2,180
Scottish Widows	Individual Stakeholder Pension (Level)	£158,000	£2,180	£0	£2,180
Scottish Life	Individual Stakeholder - Initial	£158,000	£144	£0	£144
Scottish Life	Individual Stakeholder - Level	£158,000	£727	£0	£727
Legal & General	Portfolio Plus Pension (AMC - mp) - (Also available on Cofunds platform)	£156,000	£624	£0	£624
Legal & General	Portfolio Plus Pension (AMC - fbc) - (Also available on Cofunds platform)	£156,000	£0	£7,370	£7,370

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Legal & General	Portfolio Plus Pension (AMC - level) - (Also available on Cofunds platform)	£156,000	£3,630	£0	£3,630
Skandia	Personal Pension - Single Price Plan (fbc)	£156,000	£0	£7,350	£7,350
Legal & General	Portfolio Plus SIPP (AMC - mp) - (Also available on Cofunds platform)	£156,000	£624	£0	£624
Legal & General	Portfolio Plus SIPP (AMC - fbc) - (Also available on Cofunds platform)	£156,000	£0	£7,350	£7,350
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Initial)	£155,000	£750	£0	£750
Prudential	Flexible Retirement Plan SIPP Initial Charge (Initial)	£155,000	£750	£0	£750
Prudential	Flexible Retirement Plan SIPP Initial Charge (Level)	£154,000	£2,180	£0	£2,180
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Level)	£154,000	£2,180	£0	£2,180
Generic	Pension Plan	£154,000	£2,180	£0	£2,180
Skandia	Personal Pension - Initial Price (Level)	£153,000	£2,180	£0	£2,180
Skandia	Personal Pension - Initial Price (initial commission + 0.5% fbc)	£152,000	£1,630	£7,110	£8,750
Skandia	Personal Pension - Initial Price (initial commission + 0.25% fbc)	£152,000	£1,630	£7,110	£8,750
Nucleus	Pension Account	£151,000	£2,180	£0	£2,180
Skandia	Personal Pension - Single Price Plan Fee Option (Level)	£151,000	£2,180	£7,120	£9,300
The Lifetime SIPP Company	Cash-Only Lifetime SIPP	£151,000	£2,180	£0	£2,180
Novia	Novia SIPP	£147,000	£2,180	£0	£2,180

Client Name: Beeb Panorama
 Adviser Name: Rob Simpson
 Case Reference: 140685

Skandia Investment Solutions	Collective Retirement Account - S I C O	£146,000	£2,180	£0	£2,180
Skandia	Personal Pension - Single Price Plan (initial + fbc)	£145,000	£2,180	£6,990	£9,170
Merchant Investors	OneSIPP (Initial Charge)	£141,000	£2,180	£0	£2,180
Merchant Investors	OneSIPP (Establishment Charge)	£141,000	£2,180	£0	£2,180
Cofunds	Pension Account (SIPP) (provided by Suffolk Life)	£141,000	£2,180	£0	£2,180
SIPP Centre	SIPP	£140,000	£2,180	£0	£2,180
Montpelier	Single Investment SIPP	£138,000	£2,180	£0	£2,180
The Lifetime SIPP Company	Cash-Plus Lifetime SIPP	£134,000	£2,180	£0	£2,180
MW Pensions	Acorn SIPP	£132,000	£600	£0	£600
Curtis Banks	SIPP	£130,000	£2,180	£0	£2,180
Hornbuckle Mitchell	Single Investment SIPP	£129,000	£2,180	£0	£2,180
Montpelier	Full SIPP	£127,000	£2,180	£0	£2,180
IPM SIPP Administration	IPM Personal Pension Scheme	£126,000	£2,180	£0	£2,180
James Hay	Private Client SIPP	£120,000	£2,180	£0	£2,180
The Lifetime SIPP Company	Complete Lifetime SIPP	£119,000	£2,180	£0	£2,180
Organon	The Organon SIPP	£119,000	£2,180	£0	£2,180
Winterthur Life	The One from Winterthur - Self Invested Option (Winterthur Funds)	£118,000	£2,180	£0	£2,180
MW Pensions	SIPP2	£116,000	£600	£0	£600
Winterthur Life	The One from Winterthur - Self Invested Option (Non Winterthur Funds)	£115,000	£2,180	£0	£2,180
A J Bell	A J Bell Platinum SIPP	£103,000	£2,180	£0	£2,180
Hornbuckle Mitchell	Full SIPP	£100,000	£2,180	£0	£2,180
Cooper Parry	The Cooper Parry SIPP	£86,800	£2,180	£0	£2,180