

The Momentum International SIPP allows you to invest through any of the Fund Managers who have partnered with Momentum, providing you with the ability and flexibility to build a bespoke portfolio of investments tailored to your individual needs.

The Momentum International SIPP permits an extensive range of investment options as outlined below, subject to the parameters of the Investment Company you chose and the asset being capable of being classified as a Standard Asset as defined by the Financial Conduct Authority (FCA) and providing a suitable level of investment diversification.

### Permitted investments – FCA Standard Assets:

- Cash funds
- Deposits
- Exchange traded commodities
- Exchange traded funds where authorised or recognised by the FCA or traded on a regulated venue\*
- Government & local authority bonds and other fixed interest stocks
- Investment notes (structured products) provided there is a clear secondary market
- Shares in investment trusts
- Managed pension funds
- National Savings and Investment products
- Permanent interest bearing shares (PIBs)
- Real estate investment trusts (REITs)
- Securities trading on a Regulated Venue\*: include shares, collective investment schemes, corporate bonds, debenture stock and other loan stock, warrants (for equities) and convertible securities or other securities as defined by the FCA
- Units in Regulated Collective Investment Schemes (CIS):
  - These are defined as CIS authorised in the UK, or alternatively where constituted outside the UK are recognised by the FCA, as shown on the FCA Collective Investment Scheme Register

\* Regulated Venues refers to stock exchanges, multilateral trading facilities (MTF) or other trading venues, authorised by a financial regulator or a governmental agency either in the EEA or in a third country.

In addition, in order to be classified as a Standard Asset, the investment must be capable of being accurately and fairly valued on an ongoing basis and readily realised within 30 days whenever required. If not, it will be viewed as non-standard and not acceptable for the Momentum International SIPP, unless otherwise agreed by the Trustees.

### Other Guidelines:

- Where products with underlying capital guarantees are chosen, i.e. Structured Notes, these will be permitted up to a maximum of 66% of the portfolio's values, with no more than one quarter of the portfolio to be subject to the same issuer / guarantor default risk
- Where no such capital guarantee exists, investment will be permitted up to a maximum of 50% of the portfolio's value
- Structured Notes will only be accepted at the discretion of the Trustees
- Esoteric funds are not permitted
- In addition, the Trustee and Scheme Administrator will give consideration to the following factors in determining whether an investment is acceptable:
  - Overall size of the fund
  - Credit risk of the underlying investment
  - The need to have sufficient liquid funds to pay benefits as they arise
- Collective Investment Schemes or funds that provide a sector and geographical spread are acceptable, even if the investments are confined to one fund with a recognised provider
- In addition to the above, the portfolio should be constructed in such a way as to avoid excessive exposure to any single sector, any single region or to any single credit risk.

The Trustee and Scheme Administrator will consider exceptions to this policy from time to time, however any request for variance must be supported by appropriate information and background, with the Trustee retaining ultimate discretion.

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