

Investment Guidelines – Momentum Core SIPP

The Momentum Core SIPP allows you to invest through any of the Investment Providers who are on Momentum's approved list, providing you with the ability and flexibility to build a bespoke portfolio of investments tailored to individual needs.

The Momentum Core SIPP permits an extensive range of investment options as outlined below, subject to the parameters of the Investment Provider you choose and the asset being classified as a Standard Asset as defined by the FCA.

Full details of the Investment Providers available can be found on the literature section of the Momentum website available from your Financial Adviser or directly on request.

Permitted investments include:

- Cash Funds
- Deposits
- Exchange traded commodities
- Exchange traded funds where authorised or recognised by 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
- Permanent interest bearing shares (PIBs)
- Real estate investment trusts (REITs)
- Securities trading on a Regulated Venue*: include shares, units in 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.

Additional requirements:

- In order for the Investment 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 are permitted. If not, it will be viewed as non-standard and not acceptable for the Momentum Core SIPP, unless otherwise agreed by the Trustees
- There must be sufficient liquidity to pay benefits as they arise
- The portfolio must 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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