



Please read this agreement before using the online facilities offered by I.P.M. SIPP Administration Limited. By registering for this facility you are agreeing to the terms and conditions of the offering as detailed below.

I.P.M. SIPP Administration Limited (IPM) is the trustee and administrator of the IPM Personal Pension Scheme and is regulated by the Financial Conduct Authority (FCA) to provide this service. IPM does not provide financial advice and strongly recommends that independent financial advice is sought before making any decisions regarding your pension provision.

Any information provided on the online facility is based on IPM's current understanding and interpretation of current legislation and Her Majesty's Revenue and Customs' (HMRC) practice. This could change in the future and should not be relied upon for detailed advice or as a statement of law.

IPM's online service provides access to factual and historic information held by IPM in regards to your SIPP. All information displayed via the online facility is accurate as of the previous working day from when you log on. For current information on your SIPP please contact IPM in the usual way.

No investments are able to be made by using this facility and there is no ability to give investment instructions to IPM via this service. Any investments you wish to make should be done by contacting IPM in the usual way.

By using the service, you understand and agree that IPM shall not have any liability for the accuracy, completeness, timeliness or for any decision made by you in reliance upon the information provided by the online facility.

You understand and agree that whilst the internet is generally dependable, technical problems or other conditions such as maintenance or updating of the site may prevent you from accessing the online facility. IPM does not accept any liability for any losses arising from the use of the online facility or its non-availability.

Upon registering for the online facility you will be issued with your own unique password. This password will be sent to you by letter to the address IPM has recorded on our internal systems as your residential address. This password is personal to you and allows access to the information IPM holds for your SIPP. You should maintain the confidentiality of this password at all times and you accept full responsibility for the use and protection of this password and the access to the information this password provides.

IPM reserves the right to deny you access to the online facility at any time, at its complete discretion.

By ticking the box marked 'I have fully read and understand the **Terms and Conditions** to the online facility' you are agreeing to the terms laid out above.

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