

Services For...

SIPP, SSAS, Master Trust & Platform Providers

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You may be an established SIPP provider coming to terms with the FCA's thematic work and increasing requirements.

Or you may be an existing adviser firm or investment manager looking to vertically-integrate your services with your own SIPPs, SSASs or Investment Platform services.

Or may be you are in the corporate pensions or auto-enrollment markets, concerned about whether Life Company schemes are durable or commercial and are contemplating a Group SIPP or Master Trust solution.

Solving Financial Regulation

The last decade or so has seen the slow death of the old Life Assurance industry in the face of technological change. Yet smaller players entering the market space face increasing regulatory hurdles and an escalating compliance burden.

For pension providers in particular, there is no shortage of regulators e.g. HMRC, FCA & TPR.

We are a niche regulatory consultancy delivering a range of solutions from strategic advice through practical implementation to representation and assurance.

How We Can Help

Getting Started

You often have more than one option for addressing regulatory requirements and restrictions and we can advise on the choice of structure or jurisdiction right for you.

For firms looking to operate SIPPs or hold client monies and assets for the first time, we can help with **Applications for Authorisation** and **Variations of Permission**, together with producing the supporting documents that FCA will need to see: regulatory business plans, written procedures, compliance plans, financial projections and capital resource figures.

We also have experience of drafting some of the other documentation you might typically need, from initial **Trust Deeds** and **Scheme Rules** through to **Service Agreements** and **Client Agreements** as applicable.



Protecting Business Assets

Launching a new business or business-line is usually a good time to consider arrangements for protecting business assets or and the value of goodwill client lists, and indeed revenue streams, from the vagaries of the UK regulatory regime.

Ongoing Compliance Support

We can help with routine or ad hoc support:

- Compliance & TCF planning
- Periodic or annual health checks
- Capital adequacy and planning
- Due Diligence for non-mainstream investments, introducers or markets
- Documentation, procedures & processes
- Financial promotions
- Complaints

Expanding & Diversifying

- **Mergers, Aquisitions & Sales:** due diligence and other advice in buying another business or getting ready for a sale.
- **Launching New Products:** from investment funds, new scheme types to investment platforms.
- **Variations of Permission**

Defending Your Business

- **Preparing for FCA Meetings**
- **Managing Adverse FCA Experiences:** negative visits, s.55L/166 reviews, Enforcement.
- **Defending Claims:** pensions ombudsman, financial ombudsman, expert witness or technical assistance with litigation.

Charges

Our charges are based on an hourly rate of £130* per hour or, for larger projects, a day rate of £1,000* per day rising slightly for 'expert witness' work. We are always willing to provide estimates and, for easily quantifiable cases, may be able to agree a fixed project fee.

*Prices exclude VAT that may be applicable

Jonathan Purle is a seasoned Compliance & Wealth Management Professional.

He has extensive experience of investment & pension products, portfolios & services in the UK as well as complex structures & chains in various Offshore Financial Centres.

His financial services career has been broad and has included: -

- UK & Swiss Wealth Manager, Group Compliance Officer (2009-12)
- Sizeable Private Client Investment Manager & Discount Broker, Head of Compliance (2006-8)
- Large National IFA Group, Pensions Technical Manager (2001-5)



Jonathan's qualifications include: -

- Chartered Institute of Securities & Investments, Level 6 Diploma
- Fellow of the Personal Finance Society ('FPFS')
- Associate of the Chartered Insurance Institute ('ACII')
- Diploma Member of the Pensions Management Institute ('DipPMI').

In 2005, Jonathan was amongst the first 300 UK practitioners to achieve 'Chartered Financial Planner' status.