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STM International Pension Plan

The **STM International Pension Plan** is a UK based Self Invested Personal Pension (SIPP) that provides flexible benefits for overseas advisers and their clients.

Advisers can benefit from the excellent support of the well established UK provider London & Colonial who are part of the STM Group, a leading international retirement solutions provider.

Key features and benefits of the STM International Pension Plan are:

- **The STM International Pension Plan** is registered with HM Revenue and Customs in the UK and offers the full range of tax reliefs available to such schemes.
- **Flexible SIPP fees** - advisers can offer clients the choice between a Fixed rate annual fee or a Variable Component fee approach where they pay for the features they want as and when they need them.
- **Quality service and technical support** - London & Colonial are dedicated to delivering excellent service to their advisers and offer unrivalled access to technical support across the Group.
- **SIPP flexibility** - wide range of features and investments with no need to move product to change investment choice.
- **Adviser charging** - no invoices are required as adviser fees are paid directly as agreed by the client.
- **Free transfers** - advisers can take advantage of other retirement products within the STM Group of companies who have access to multiple jurisdictions to meet your client's changing needs without the disadvantage of additional transfer out/set-up fees.
- **Flexible retirement options** - your clients have access to the full range of UK Pension Freedoms with no restrictions (subject to normal HMRC limits).

For more information concerning the STM International Pension Plan, click here (</products/sipp-lcs/archive-legacy-products/stm-international-pension-plan/downloads/>) to access the product downloads.

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Why not give us a call?

To discover for yourself how our innovative range of pension wrappers can benefit both you and your clients, call us on:

0203 479 5505

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PDF Downloads

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[Schedule of Fees \(Variable Component fees\) \(/media/1422/stmipp-schedule-of-fees-component.pdf\)](#)

[Permitted Investments \(/media/1392/stm-international-pension-plan-permitted-investments-list.pdf\)](#)

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