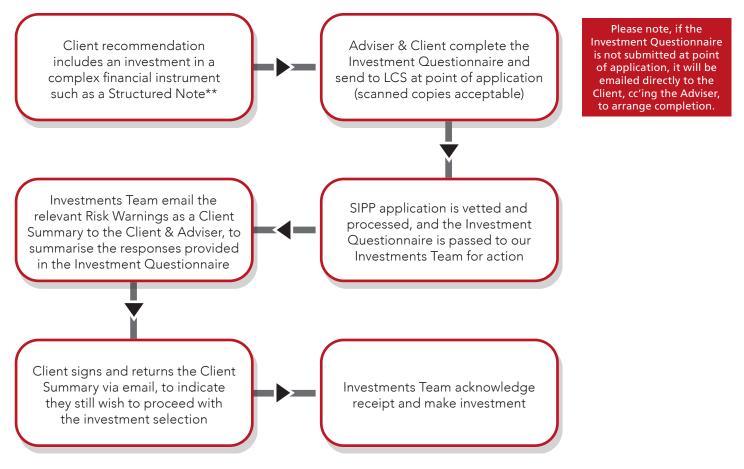
## LONDON & COLONIAL SERVICES LIMITED INVESTING IN COMPLEX INVESTMENTS - HELPSHEET

LONDON & COLONIAL SERVICES LIMITED (LCS) HAVE A RESPONSIBILITY IN ACCORDANCE WITH THE RULES OF THE UK FINANCIAL CONDUCT AUTHORITY TO ENSURE THAT WHERE A MEMBER HAS DIRECTED LCS TO PURCHASE INVESTMENTS WHICH ARE DEEMED 'COMPLEX'<sup>\*</sup>, THAT THEY ARE FULLY AWARE OF THE POTENTIAL RISKS ASSOCIATED.

To help demonstrate our commitment to this principle, we have summarised our process below:



\* A complex financial instrument is one that requires a greater experience and knowledge of investments to fully understand the risks involved; is often speculative; difficult or infrequently valued; difficult to sell when you want to (not readily realisable); could contain substantial early encashment penalties.

\*\*Investment into Structured Products, such as Structured Notes, are subject to Trustee approval. Please contact our Investments Team to confirm if your chosen Structured Note has been approved for use within the LCS SIPP Trust.

All SIPP enquiries are now dealt with by our third party administrator Options UK who are also part of STM Group Plc.



For more information please contact: t: +44 (0)203 479 5505 w: www.londoncolonial.com e: investments@optionspensions.co.uk



London & Colonial Holdings Limited, London & Colonial Services Limited and London & Colonial Central Services Limited are registered in England and Wales. Registered numbers 4093489, 2966313, 7966194 respectively. Registered office: Rockwood House, 9-17 Perrymount Road, Haywards Heath, West Sussex RH16 3TW. London & Colonial Services Limited is authorised and regulated by the Financial Conduct Authority. London & Colonial Services Limited is authorised and regulated by the Financial Conduct Authority. London & Colonial Services Colonial Assurance PCC PIc and London & Colonial (Trustee Services) Limited are regulated by the Gibraltar. Registered numbers 80650 and 102550 respectively. Registered office: Montagu Pavilion, 8-10 Queensway, Gibraltar. London & Colonial Services Commission. Permission numbers 5191 and 13337 respectively.