

Fusion Wealth SIPP

V2.0 June 2020

Permitted Investments Schedule

The following schedule sets out types of investment that can be held within a Fusion Wealth SIPP. It is intended to provide an outline of the investments that are permitted and an outline of those prohibited. All investments held within a Fusion Wealth SIPP must be held on the Fusion Wealth platform.

Permitted investments

The following types of investments are permitted to be held within a Fusion Wealth SIPP:

- Open-ended funds that are unit trusts or open-ended investment companies ('OEICs') and are
 - resident in the UK and authorised under FSMA; or
 - resident outside the UK but recognised under s270-282 FSMA
- Stocks and shares listed or dealt on a recognised stock exchange¹ as defined by HM Revenue and Customs (within the meaning of section 1005 of the United Kingdom Income Tax Act 2007) including:
 - equities
 - fixed interest securities issued by governments or other bodies
 - debenture stock and other loan stock
 - warrants (equity)
 - permanent interest-bearing shares
 - convertible securities
 - investment trusts
 - real estate investment trusts
- Exchange traded funds
- Depository Interests (including CREST Depository Interests)

¹ Stocks and shares listed or dealt on a recognised stock exchange must be covered by the Fusion Wealth Best Execution Policy. Investments not listed on the London Stock Exchange, such as those only available through AIM or overseas listings, may not be permitted.

Prohibited investments

Types of investment that are prohibited include, but are not limited to, the below:

- Hedge funds
- Offshore insurance bonds
- Qualified investor schemes ('QIS')
- Structured Products
- Non-mainstream pooled investments ('NMPI')
- Venture capital trusts ('VCT')
- Contracts for difference ('CFD')
- Any investment that is 'suspended' or is not, in our view, readily realisable within 30 days
- Any investment that is not a 'standard' investment as defined by the Financial Conduct Authority
- Loans
- Traded endowment policies ('TEP')
- Traded life policy investments ('TLPI')
- Investments not made on commercial terms or that may give rise to tax charges as unauthorised payments

Please note that this not an exhaustive list. We reserve the right to prohibit an investment or amend the types of investment permitted within a Fusion Wealth SIPP at any time.

Important information: The Fusion Wealth SIPP is administered by Bright Square Pensions Limited which is authorised and regulated by the Financial Conduct Authority. Registration in England, number 10860717, Registered office Holmwood House, Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, RH12 4QP. Fusion Wealth Limited is authorised and regulated by the Financial Conduct Authority. Registered in England, number 07469060, Registered office Holmwood House, Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, RH12 4QP.