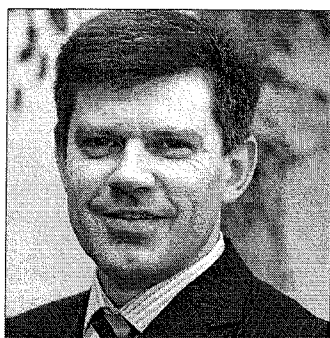


Advertorial Martin Tilley

We are the best kept secret

Martin Tilley, business development manager for Dentons Pension Management talks about getting ahead in a fiercely competitive market

C.V.



Martin's 26 years of self-invested pension experience started with Sun Alliance and Crown Financial management before he joined Dentons in 1988.

He has worked his way up from administrator and is now a Senior consultant, business development manager and compliance officer. Martin is a former winner of Financial Adviser's Sipp Consultant of the Year in 2005. Martin is also FSA regulated and is qualified as an Associate of The Pensions Management Institute.

Dentons Pension Management, which is celebrating its 30th anniversary this year, has many advantages over its rivals in the fiercely competitive world of Sipp providers, according to Martin Tilley, the company's business development manager. Multi-skilled teams of administrators, pensions consultants with more than two decades of experience, a range of quality Sipp products and a commitment to delivering a personal service makes Dentons stand out from the crowd, he insisted.

"Dentons is small enough to care and large enough to know exactly what it is doing", he said, "We have seen first-hand how the self-invested pensions industry has developed since the 1970s and we know what we are talking about."

In fact, this combination of experience and knowledge means the company is viewed as a centre of excellence. "We get a lot enquiries from advisers wanting to pick our brains for technical knowledge they cannot find elsewhere."

A key benefit of Dentons is its unique structure. Instead of numerous departments in which customers can get lost, there are seven teams staffed with an experienced pensions consultant and administrators who are multi-skilled.

He said: "Customers will get the direct dial telephone numbers and email addresses of the administrators handling their transactions so it is a very personal service."

While Dentons may not be the most familiar name on the lips of advisers looking for retirement product consultants, the company was actually involved from virtually the start of the self-invested pension boom back in the 1970s. It has closely followed all the myriad developments that have taken place in the past 30 years and this knowledge is an invaluable source of help for today's financial advisers who are expected to be proficient in such a wide range of areas.

Mr Tilley said: "We specialise in self-invested pensions and focus all our energies on knowing this industry inside out. It means advisers we deal with do not have to spend their time dealing with Sipp issues when they have other jobs which need attention."

As well as offering small self administered schemes, in which it has been involved since the late 1970s, it has also

spent the past 13 years building up knowledge and experienced in the Sipp market as well.

Alongside its full Sipp offering, the company is also planning to launch a single investment Sipp which is aimed at those investors that do not need an all-singing, all-dancing arrangement, but would value a cheaper offering. A family Sipp is also on the drawing board which will help avoid investors being hit with penal tax charges.

Mr Tilley added: "Planning new products illustrates our commitment to this market and to serving the needs of our clients. We have listened to advisers and clients, and have focused on delivering the products to best meet their needs."

It is up to advisers to stress the importance of pensions as an enormously efficient tax efficient vehicle, he emphasises. Tax relief on the way in, tax-free growth and a tax-free lump sum at the end means it should not be overlooked. In many cases it has been the investments themselves that have failed and that is where the world of Sipp has earned its spurs. Being able to focus investments on the areas you want exposure has revolutionised pension planning.

Mr Tilley added: "People in pensions used to be stuck in managed funds but that is no longer the case. Markets change, investment decisions change and funds perform better at certain times, a Sipp gives people control to change direction."

Advisers being able to outsource to specialists is likely to be even more important as the Sipp industry continues to grow.

The bespoke service provided by Dentons may be cherished by the top 30 per cent of the potential Sipp market, but Mr Tilley is at pains to stress that the company can meet the needs of many more such customers.

"If an adviser wants a service that they can rely on, and their client is looking for attention to detail, then Dentons is definitely worth considering," he said. "We can deal with any demands placed on us by clients – and have the knowledge required."

His message to financial advisers, therefore, is a simple one: you have all heard about Dentons – is it not about time that you gave us a try?

If we can secure your interest we will ensure your clients keep all of theirs

Getting a fair deal

Picture the scene: It is annual review time and you have got to tell your client that their income is going to drop. It is not a nice position to be in to be for adviser or client, and while many providers claim to have to have the light at the end of the tunnel it is becoming apparent that many more may actually be adding to the problem.

On researching the market recently it was noticed that some Sipp providers are taking a significant cut of any interest paid on cash held in Sipp bank accounts. This led us to question the impact this may be having on your clients when interest rates are continuing to fall?

When rates were high 0.5 per cent deduction seemed reasonable to cover administration and service charges but as interest rates have fallen, in most cases this deduction has not been reduced, and for some means more than a third of their interest might be going to the provider while others may not be earning any interest at all. If interest rates continue to drop, how much does this affect not only your client's income but also the income stream of the provider?

What impact does this have on your clients if service standards start to drop or if provider charges increase?

At Dentons, we do not take a cut of any interest paid on your client's deposits in

the standard Sipp bank account; instead we operate a clear and transparent charging structure which avoids any nasty surprises. We place the highest importance on service and support for introducers and their clients.

Our aim is to make your clients objectives become a reality and to support advisers in maintaining long term client relationships, we may not be able to predict the markets but we do our best to ensure your clients get a fair deal.

Company Profile

We know there is one key to our success, our people and their dedication to providing all our clients with exemplary service.

Seven technically qualified pension consultants all averaging 18 years with Dentons, backed up by a skilled and experienced team of administrators some of whom have over 10 years service with Dentons. We believe that it is this continuity that makes us strong. We are one of the few SIPP providers who offer a truly bespoke service to all our clients, with one of the most flexible Sipp's in the market.

Our growth has been organic and this year we celebrate our 30th birthday. Our core value of never forgetting whose money it is, lies at the heart of everything we do and every service we provide.



YOUR MONEY | YOUR FUTURE

Specialists in Self Invested Pensions

Dentons have specialised in Self Invested Pensions since 1979, initially with Small Self Administered Schemes and subsequently, since 1996 with Self Invested Personal Pensions.

We pride ourselves on the quality of our administration and on our one to one relationships with our dedicated consultants, who, supported by our experienced administrative assistants provide a bespoke service to our clients and introducers.

Denton's flexible approach will consider all Revenue permitted investments.

Our transparent charging structure and product facilities mean we can offer a tailored and reliable cost efficient service.

Please call **01483 521521**

for further details or go to our website at: www.dentonspensions.co.uk

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