

*Client letter template – Trustee Investment Plan*

*Who is this communication aimed at?*

*This letter template is aimed at customers with SIPP or SSAS who have excess money invested in cash within their portfolio. Please note, before using the information/ wording within this letter, you must ensure compliance with appropriate regulations. Copies of our supporting documentation can be obtained on request or from our website <https://www.pruadviser.co.uk/retirement-pensions/trustee-investment-plan/>. As this letter contains suggested wording, Prudential can accept no liability if you decide to use it.*

<Client Name>

<Address 1>

<Address 2>

<Address 3>

<Postcode>

<Date>

<Dear client>

Could the cash in your pension scheme be working harder?

I've noticed you've quite a large sum of money in your pension scheme sitting in the cash account. As cash returns are currently lower than inflation, left without any action, the value of your money could reduce over time.

We could look at using that money to:

- Broaden your scheme's investment portfolio – which in the current climate, you might be interested in?
- Provide your scheme with a new investment opportunity – which could help to grow your investment even further?
- Provide your scheme with an income - if that's something you're currently interested in?

We might even manage to do all three at once, but remember the value of an investment is not guaranteed and can go down as well as up so you could get back less than you put in.

Want to talk this through?

Call me on <xxxx xxxx xxx> or email me at [yyyyyyyyy@adviser/trustee.co.uk](mailto:yyyyyyyyy@adviser/trustee.co.uk). Calls may be monitored or recording for quality and security purposes.

Yours sincerely,

<your name>