ALLTRUST

A UAP Group Company

SECURING YOUR FUTURE

A guide to partnering with Alltrust

May 2026

defaqto EXPERT RATED

Moneyfacts 5 PRODUCT RATING

Contents

Celebrating 20 years of trusted pension provision

Who we are

Alltrust, established in 2005, is an award-winning UK-based provider of trustee and administration services for Self-Invested Personal Pensions (SIPPs), Family Pension Trust (FPT) and Small Self-Administered Schemes (SSAS).

We have offices based in Salisbury, Cardiff, Melksham, Silsoe, Bolton and Spain.

As a longstanding provider of SIPP and SSAS arrangements, we are committed to helping members maximise the value of their pension schemes and achieve their long-term financial goals.

"At Alltrust, we are committed to transforming your financial experience with exceptional care, ensuring it is straightforward, personalised, and anchored in trust."

James Floyd, Managing Director

About the Business

Alltrust is a proud subsidiary of the UAP Group, operating with the strength and stability of one of the industry's most trusted names.

As a business on a strong growth trajectory, Alltrust is actively expanding its footprint across the market. Backed by solid funding, we are actively pursuing strategic acquisitions to enhance our capabilities and reach.

In addition, we are investing heavily in advanced technology to deliver smarter, more efficient solutions for our clients. At Alltrust, growth, innovation, and reliability are at the core of everything we do.

Our People

Alltrust have a very strong team of technical staff, employing over 125 people in 6 offices.

Our strength lies in the relationships we build with clients, driven by the quality and expertise of our team.

We foster a culture of continuous improvement, challenging processes to deliver flexible, client-focused solutions.

Our team is dedicated to nurturing long-term relationships, ensuring clients receive attentive, tailored support throughout their journey with us.

Meet the Leadership Team

James Floyd
MCSI, MLIBF DipFA, STEP Affiliate
Managing Director

Robert Shipman
TEP, MCSI, MCMI
Director

Colin Moody
Chief Operating Officer

Gail Smith
Director

Administration in Numbers

Assets under administration

£2.4bn+

SIPPs administered

8000+

Properties administered

1749

Data as at January 2026

Where Alltrust Stands in the Market

Alltrust operates in one of the most dynamic areas of UK financial services. As the SIPP market continues to expand and consolidate, providers increasingly fall into two camps: high-volume platforms offering simple, low-cost pensions, and a much smaller group of specialists capable of supporting complex, non-standard assets. Alltrust is firmly positioned within this specialist space.

We are recognised as one of the UK's leading experts in complex SIPP and SSAS arrangements, trusted to administer commercial property, unlisted equity, private equity, and bespoke trust structures with precision and care. Only a small number of operators in the market can support the full breadth of these assets, and Alltrust is one of them.

Specialist Capability

We hold a significant share of the UK's complex SIPP sector and serve an unusually high proportion of clients who choose to work with us directly. As the wider market consolidates and large providers step away from complex arrangements, Alltrust is ideally placed to welcome clients who need expertise, stability, and a long-term home for their pension.

With continued investment in technology, digital tools, and future-facing services such as our new banking proposition, we are strengthening our position as the trusted specialist in a market that increasingly values capability and reliability. Alltrust stands at the intersection of expertise, value, and innovation, ready to support clients with the most demanding and sophisticated pension needs.

Our Stengths Are Clear

- ✓ **Proven regulatory standing** built on consistent compliance and the successful integration of complex pension books.
- ✓ **Deep specialist expertise** supporting sophisticated portfolios that most providers cannot administer.
- ✓ **Exceptional client loyalty** with high retention driven by long-term relationships and personalised service.
- ✓ **Competitive value** offering specialist capability at a price point that compares favourably with premium peers.

Our Products and Services

As a longstanding trustee and administrator of SIPP and SSAS schemes, our products and services include:

The Oasis SIPP

A simpler, streamlined SIPP option under the Alltrust umbrella.

Written under the Alltrust SIPP Scheme Rules and governed by the same Terms and Conditions, the Oasis SIPP features a dedicated scheme bank account and access to The Alltrust Platform, provided by Platform One. Clients may also choose an optional Discretionary Fund Manager (DFM) from our preferred panel, with investments limited to standard asset classes.

The Alltrust SIPP

An individual arrangement.

The Alltrust SIPP offers a truly flexible retirement solution, uniquely positioned to support complex investments that go beyond traditional pensions. Designed for clients working with professional advisers, it enables direct investment in real estate, unlisted shares, private equity, and other non-standard assets, making it ideal for those seeking more sophisticated, tailored pension strategies.

The Alltrust Group SIPP

A standalone SIPP designed for small groups of individuals.

The Alltrust Group SIPP is a bespoke, standalone pension solution crafted for small groups, typically families or business partners, who wish to consolidate their retirement planning under one flexible wrapper. Like the individual Alltrust SIPP, this group variant empowers members to work with their financial advisers to invest across a wide spectrum of assets, from standard funds and listed equities to commercial property, unlisted shares, third-party loans, and other non-standard holdings.

The Sophisticated Investor SIPP

The Sophisticated Investor SIPP is designed for clients who want more from their pension including more flexibility, more choice, and more specialist support. Built for experienced investors and business owners with commercial property, private equity, unlisted shares, or other non-standard assets, it provides a premium, expertly managed environment for complex portfolios. With Alltrust's deep technical expertise and strong regulatory pedigree behind it, this SIPP gives clients the confidence to pursue more advanced investment strategies while enjoying truly personalised service.

The Family Pension Trust

A specialised group SIPP designed for families or small groups such as business partners.

The Alltrust Family Pension Trust is a group SIPP held under trust, designed for families or business partners who want to pool pension assets while maintaining individual control. It supports a broad range of standard and non-standard investments, including commercial property and unlisted assets, within a tax-efficient, flexible structure.

Ideal for intergenerational wealth planning, the FPT offers tailored drawdown options, trustee oversight, and the ability to pass on pension benefits efficiently. It is a smart, scalable solution for those seeking long-term control and value.

Alltrust SSAS

The Alltrust SSAS is a highly flexible pension solution designed for business owners, directors, and families looking to take greater control of their retirement planning. As both members and trustees, clients can invest in a broad range of assets, including commercial property, unlisted shares, and secured loans back to their company within HMRC rules.

Bespoke Trust Planning

Alltrust offers tailored solutions, including Exempt Property Unit Trusts (EPUTs), to help clients manage and structure their property investments efficiently and in line with their long-term financial goals.

Good to Know

Each and every one of our products aims to provide our members with:

- ✓ A means to save for your retirement in a tax-efficient way, as growth in your fund is usually free from income tax and capital gains tax;
- ✓ Investment options, restricted only by legislation and good practice;
- ✓ A wide range of options at your retirement, including drawing income from your fund or purchasing an annuity;
- ✓ The provision of a product that is flexible in meeting your changing needs and personal circumstances both at and before retirement.

Introducing Alltrust Online

Smarter. Simpler. Connected.

Alltrust Online is our powerful digital platform designed to enhance the way you manage client relationships and deliver value. Alltrust Online gives advisers the following key benefits.

Key Benefits & Functionality

Client Management Made Easy

- Real-time visibility of member pension holdings and balances (where applicable)
- Intuitive performance tracking with visual reports to support conversations
- Secure, shared document storage for seamless communication
- Streamlined onboarding and information updates
- Mobile-responsive access – perfect for on-the-go meetings

Tools Built for Advisers

- Multi-client dashboard for an efficient overview
- Enhanced reporting tools to support portfolio reviews
- Direct messaging with Alltrust support
- Bulk operations for greater time savings

Technology First

At Alltrust, we believe that technology should empower better financial decisions. That is why we have developed our own custom platform specifically for our SIPP members.

Built using modern APIs, this platform provides seamless, real-time access to up-to-date valuations and account information, creating a smarter, more transparent experience.

Systems and Credentials

Our administration systems provide an efficient, fully integrated platform for SIPP management — streamlining processes, reducing risk, and enhancing the client and staff experience.

We are also:

- Members of the Pensions Scams Industry Group
- Consumer Duty Alliance Affiliates
- Cyber Essentials Certified Plus
- Defaqto and Moneyfacts 5 star rated

Investing Made Easy

The Alltrust Platform empowers pension members and their appointed adviser to take control of their retirement investments with low fees, flexibility, and easy-to-use tools.

Why Choose the Alltrust Platform?

We offer a competitive fee structure*, with an annual fee of just 0.15% on your assets under management. This ensures more of your hard-earned money goes towards building your future, not toward high fees.

Wide Range of Investment Options

Choose from a diverse selection of investment assets, including:

- Stocks: Invest in leading companies from global markets.
- Bonds: Secure your savings with government and corporate bonds.
- ETFs: Benefit from diversified portfolios at lower costs.
- Funds: Explore various mutual funds that align with your investment goals

Intuitive Trading Platform

Our platform is designed to make investing simple and efficient.

With our user-friendly interface, you can:

- Monitor your investments.
- Make trades from any device if you have self directing status or through your appointed financial adviser.
- Understand performance through our investment monitoring** third party service.

The Alltrust Platform is powered by Platform One.

* Based on an Independent Report on Alltrust's fee proposition from The Lang Cat, available at www.alltrust.co.uk/announcements/.

** Alltrust is authorised and regulated by the Financial Conduct Authority. The value of investments may go down as well as up, and you may get back less than you invested. Past performance is not a reliable indicator of future results.

A Platform you can Trust

Our platform is open to all pension members who want to take an active role in managing their retirement savings either via an appointed financial adviser or with trustee approval to self direct (knowledgeable investor). Whether you are still building your pension fund or nearing retirement, our platform gives you the tools to make the most of your money.

Our Future

At Alltrust, we are committed to building a future where our partners and their clients benefit from greater transparency, improved service, and smarter technology.

We are proud to be rolling out significant upgrades to our digital infrastructure, including our brand-new Adviser and Member Portals. These platforms provide access to up-to-date fund values, making it easier for advisers to stay informed and for members to remain engaged with their retirement journey.

We are also investing in the people and processes that support you and your clients. By restructuring our internal teams, we are streamlining operations and enhancing responsiveness, ensuring that every interaction with Alltrust is clear, efficient, and focused on delivering value.

Important Information

This guide is a financial promotion issued by Alltrust Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA), registration number 461966. The information provided is intended for use by professional financial advisers and other investment professionals. It should not be considered a personal recommendation or financial advice. The products and services described may not be suitable for all investors. Investing in pensions, especially those involving non-standard assets such as commercial property, unlisted shares, or private equity, involves risk. These investments may be illiquid, difficult to value, and may carry a higher risk of loss. Past performance is not a reliable indicator of future results. SSAS, bespoke trust planning and trustee services mentioned in this guide are not regulated by the FCA. Alltrust Current Terms and Conditions of Business are available to view on our website.

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