



SIPP FEE SCHEDULE

Initial Fee		£150
This includes processing the application and setting up the SIPP Establishing a SIPP Bank Account		
Annual Administration Fee – SIPP with Property		£600 p.a.
Annual Administration Fee – SIPP without Property		£400 p.a.
The Annual Administration fee is payable annually in advance and includes: Dealing with routine general correspondence, emails and telephone calls, reconciliation of payments to and from the SIPP, reclaiming tax on contributions, settlement of invoices, arranging insurance (property), annual statement etc.		
Contributions		£ Nil
Single and regular contributions including tax reclaim where appropriate		
Investment (Standard Assets)		
For completion of investment application forms (unless supplied by an authorised financial adviser)		From £100
Investment transactions (movement of cash)		£ Nil
Property		Benefits
Annual management fee	£ Nil	Calculation and payment of Lump Sum
Property Purchase	From £400	Drawdown with no income being paid
VAT Registration	£150	Establishing PAYE for Drawdown
Completion of VAT return	£ 50 p.q.	Annual pension income payment
Borrowing from a bank	£250	Monthly pension payments
New Lease	£150	
Property Sale	£250	
Property Development	Time Cost	
Transfers		
Transfer-in		£ Nil
Transfer-out		From £250

NOTES:

- The first annual fee is payable in advance on establishment of the SIPP and thereafter annually on the SIPP anniversary. The above fees may be subject to VAT.
- The £250 annual fee applies for SIPPs that have a value of less than £40,001 at outset or as at the annual review date.
- The annual administration fee for a SIPP with property assumes that the member manages their own property or appoints a property manager. If we are required to arrange this, there will be a charge per property.
- Fees in respect of other professional advisers may be payable in addition to the above fees, e.g. lawyers and valuation fees in connection with a property purchase etc.
- We reserve the right to reasonably increase fees and amend the Fee Schedule from time to time by giving you 30 days' notice. Fees may also change due to the complexity of the assets held. We reserve the right to charge additional fees for holding assets deemed by the FCA to be 'non-standard'.
- Any fees for other exceptional work not included above will be charged on a time-cost basis, agreed in advance.
- We do not charge for providing the latest available value of your SIPP. However, additional fees may be charged where an ad-hoc up-to-date valuation is required. Any additional fees will be agreed with you in advance.
- We will refund pro-rata the annual fee, upon transfer out and closure of your SIPP.

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