



The **Full SIPP** offers unlimited access to the full range of permitted investments including commercial property.

The **Collective SIPP** offers unlimited access to a wide range of standard investments either via execution-only share dealing or fund platform facilities, discretionary fund manager arrangements, and insurance company trustee investment plans or directly.

The **Solo SIPP** offers access to only one execution-only share dealing or fund platform facility, discretionary fund manager arrangement, insurance company trustee investment plan for the purposes of holding standard investments or only one direct standard investment.

The **Solo SIPP+** offers access to the same range of permitted investments as the Solo SIPP, but up to three investments/arrangements may be held.

For further information on permitted and standard investments please refer to our Permitted Investments Schedule.

Core SIPP Fees		Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Set Up	Advised	£324	£196	£130	£0 ¹ /£130 ²
	Non-Advised	£650	£261	£196	£196
Annual	Advised	£806	£508	£355 ³ /£422 ⁴	£253
	Non-Advised	£806	£508	£422 ³ /£486 ⁴	£355
Transfer in of Pension Funds		free	free	free	free
Contributions		free	free	free	free
Standard Investment/Disinvestment Transactions (excluding property)		free	free	free	free

¹Online application

²Paper application

³For two investments/arrangements

⁴For three investments/arrangements

Pension Benefits	Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Annuity Purchase	£130 each	£130 each	£130 each	£130 each
Uncrystallised Funds Pension Lump Sum	£207 each	£207 each	£207 each	£207 each
Drawdown Pension				
Crystallisation*	£207 each	£207 each	£207 each	£207 each
Regular Income Payment (annual, quarterly or monthly)	£155 per annum	£155 per annum	£155 per annum	£155 per annum
Alteration to income	£66	£66	£66	£66
Capped Drawdown Review	£130 each	£130 each	£130 each	£130 each

* includes pension commencement lump sum and one immediate income payment

Property (per property)

	Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Set Up	£742	N/A	N/A	N/A
Annual	£713 per annum	N/A	N/A	N/A
VAT Registration	£155	N/A	N/A	N/A
Monthly VAT Returns	£196 per annum	N/A	N/A	N/A
SIPP Borrowing (institutional)	£196	N/A	N/A	N/A
SIPP Borrowing (non-institutional)	£391	N/A	N/A	N/A
Syndicate / Joint Ownership				
Set up:	2 to 3 members	£313	N/A	N/A
	4 plus members	£650	N/A	N/A
Annual	2 to 3 members	£84	N/A	N/A
	4 plus members	£163	N/A	N/A
Lease (not part of purchase):				
Changes or additional	£261	N/A	N/A	N/A
Approval of Plans / Alterations etc ¹	Time Cost (min £196)	N/A	N/A	N/A
Aborted Property Purchase ¹	Time Cost (min £339)	N/A	N/A	N/A
Sale or Transfer of Property	£457	N/A	N/A	N/A
Insurance Fee (if not block policy)	£130 per annum	N/A	N/A	N/A

¹ Fees to remain Time Cost, but minimums to increase

Miscellaneous

	Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Non-Standard Asset Purchase	£519 each	N/A	N/A	N/A
Non-Standard Asset Thereafter	£650 per annum	N/A	N/A	N/A
*payable on 1st September each year				
Time Cost (non-standard administration)	£130 per hour	£130 per hour	£130 per hour	£130 per hour
Pension Credit Order	£261	£261	£261	£261
Transfer Out – Administration Charge	£519	£519	£324	£324
Transfer Out: Partial	£261	£261	£261	£261
Rent Review if not carried out by property manager	£261	N/A	N/A	N/A
Missed Rent Payment (Connected Party)	£66 each	N/A	N/A	N/A
Death Benefit Distribution	£261	£261	£261	£261
Loan to 3rd Parties – Annual	£196	N/A	N/A	N/A

Fee Schedule

- All fees are subject to, but exclusive of, VAT
- The SIPP set up fee is payable on commencement. The annual fee is payable on commencement and on each subsequent anniversary.
- The property set up fee and syndicate/joint ownership set up fee is payable on conclusion of missives or at 8 weeks from receipt of the Property Questionnaire, whichever is earlier. The property annual fee and syndicate/joint ownership annual fee is payable on conclusion of missives and on each subsequent anniversary.
- Solicitor, bank arrangement, and surveyor fees in connection with non-standard investments, property purchase, reviews, transfers or loans are in addition to the above fees. Any requirement for asbestos or environmental reports will also incur their own costs.
- @sipp Limited reserves the right to increase the fees with 30 days' notice given to the member or the member's financial adviser.
- As part of your SIPP administration, @sipp Limited will establish a designated account with Barclays Bank. This account is intended for use as a current account, and should be used as such. Interest on the designated account is paid at 0.9%, and is payable monthly, in arrears.
- @sipp Limited may receive payments from a bank based on aggregate cash balances held across all accounts. The amount received will vary depending on total cash balances held and market interest rates. We expect to receive between 0% and 0.5% above the prevailing base rate, although this may be higher or lower when interest rates are volatile. We retain such amounts received to keep our SIPP charges low.
- @sipp (Pension Trustees) Limited will open, on Member instruction, an investment cash account with any permitted bank, deposit taker or other institution, provided the trustee is satisfied as to its bona fides and probity. We do not impose any additional charges for either establishing or maintaining such investment cash accounts, subject to meeting the standard asset criteria.
- @sipp Limited may receive a commission rebate from an insurer for arranging block insurance with them. If any such income is received, we will retain this.
- Any fee or commission your financial adviser receives will be in addition to the above charges.
- This Fee Schedule should be read in conjunction with the Terms and Conditions, the Permitted Investments Schedule and the Key Features document(s).



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@sipp Limited is registered in Scotland (Registered No. SC217126) and has its registered office at 6th Floor, Mercantile Building, 53 Bothwell Street, Glasgow, G2 6TS and is authorised and regulated by the Financial Conduct Authority under Firm Reference No. 462907 and you can check this authorisation at www.fca.org.uk or by calling the FCA on 0800 111 6768.