



The **Full SIPP** offers unlimited access to the full range of permitted investments including commercial property, unlisted shares and unregulated investments.

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	£258	£155	£103	£103
	Non-Advised	£517	£207	£155	£155
Annual	Advised	£640	£403	£283 <sup>1</sup> /£335 <sup>2</sup>	£231
	Non-Advised	£640	£403	£335 <sup>1</sup> /£386 <sup>2</sup>	£283
Transfer in of Pension Funds		free	free	free	free
Contributions		free	free	free	free
Standard Investment/Disinvestment Transactions (excluding property)		free	free	free	free

<sup>1</sup>For two investments/arrangements

<sup>2</sup>For three investments/arrangements

## Pension Benefits

	Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Annuity Purchase	£103 each	£103 each	£103 each	£103 each
Uncrystallised Funds Pension Lump Sum	£165 each	£165 each	£165 each	£165 each
<b>Drawdown Pension</b>				
Crystallisation*	£165 each	£165 each	£165 each	£165 each
Regular Income Payment (annual, quarterly or monthly)	£124 per annum	£124 per annum	£124 per annum	£124 per annum
Alteration to income	£52	£52	£52	£52
Capped Drawdown Review	£103 each	£103 each	£103 each	£103 each

\* includes pension commencement lump sum and one immediate income payment

## Property (per property)

	Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Set Up	£589	N/A	N/A	N/A
Annual	£567 per annum	N/A	N/A	N/A
VAT Registration	£124	N/A	N/A	N/A
Monthly VAT Returns	£155 per annum	N/A	N/A	N/A
SIPP Borrowing (institutional)	£155	N/A	N/A	N/A
SIPP Borrowing (non-institutional)	£310	N/A	N/A	N/A
<b>Syndicate / Joint Ownership</b>				
Set up:				
	2 to 3 members	£248	N/A	N/A
	4 plus members	£517	N/A	N/A
Annual	2 to 3 members	£67	N/A	N/A
	4 plus members	£129	N/A	N/A
Lease (not part of purchase): Changes or additional	£207	N/A	N/A	N/A
Approval of Plans / Alterations etc	Time Cost (min £155)	N/A	N/A	N/A
Aborted Property Purchase	Time Cost (min £269)	N/A	N/A	N/A
Sale or Transfer of Property	£362	N/A	N/A	N/A
Insurance Fee (if not block policy)	£103 per annum	N/A	N/A	N/A

## Miscellaneous

	Full SIPP	Collective SIPP	Solo SIPP+	Solo SIPP
Non-Standard Asset Purchase	£413 each	N/A	N/A	N/A
Non-Standard Asset Thereafter *payable on 1st September each year	£517 per annum	N/A	N/A	N/A
Time Cost (non-standard administration)	£103 per hour	£103 per hour	£103 per hour	£103 per hour
Pension Credit Order	£207	£207	£207	£207
Transfer Out – Administration Charge	£413	£413	£258	£258
Transfer Out: Partial	£207	£207	£207	£207
Rent Review if not carried out by property manager	£207	N/A	N/A	N/A
Missed Rent Payment (Connected Party)	£52 each	N/A	N/A	N/A
Death Benefit Distribution	£207	£207	£207	£207
Loan to 3rd Parties – Annual	£155	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 base rate less 1%.
- @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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