

@sipp



## Fee Schedule

First effective from 1 June 2009  
and continued from 1 June 2010

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@sipp plc is registered in Scotland (Registered No. SC217126) and has its registered office at 58 Elliot Street, Glasgow, G3 8DZ and is authorised and regulated by the Financial Services Authority under Firm Reference No. 462907 and you can check this authorisation at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling the FSA on 0845 606 1234.

### **SIPP FEES**

Set Up  
Annual  
Transfer In  
Investment Transactions  
Unlisted Shares/  
Gold Bullion/Cfd's/  
other Non Standard Investments

### **FULL SIPP**

£500  
£595 per annum  
free  
free  
£200 each

### **COLLECTIVE SIPP**

£150  
£365 per annum  
free  
1 free others £25 (max £200 p.a.)  
N/A

### **Pension Payments**

Annuity Purchase (per annuity)  
Establishment  
Unsecured Pensions Annual  
Alternatively Secured  
Pension Annual  
Alteration to Income

£85  
£160  
£90 per annum  
£150 per annum  
£40

£85  
£160  
£90 per annum  
£150 per annum  
£40

### **PROPERTY FEES (PER PROPERTY)**

Set Up: Value less than £250k  
£250k-£500k  
greater than £500k  
Joint Ownership or Syndicate  
Annual: Value less than £500k  
greater than £500k  
VAT Registration  
VAT Returns  
SIPP Borrowing  
Non Block Policy Insurance  
Lease if not part  
of original purchase  
Approval of plans/  
Alterations/Assignments  
Aborted Property Purchase  
Sale or Transfer of Property

### **FULL SIPP**

£520  
£780  
Time (£780 minimum)  
£100 per member  
£495 per annum  
£575 per annum  
£100  
£100 per annum  
£150  
£100  
£100  
Time (£100 minimum)  
Time (£250 minimum)  
£350

### **COLLECTIVE SIPP**

N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A  
N/A

### **MISCELLANEOUS**

Time Cost  
(non-standard administration)  
Pension Credit Order  
Transfer out -  
Administration Charge  
(plus £25 per asset if in specie)

£100 per hour  
£150  
£400

£100 per hour  
£150  
£400

### **FEE SCHEDULE - All fees are subject to, but exclusive of, VAT**

- Annual fees are payable on commencement and on each subsequent anniversary.
- Solicitor, bank arrangement and surveyors fees in connection with property purchase or transfer are not included in the above fees.
- Any requirement for asbestos or environmental reports will incur their own costs.
- The property set up fee is payable on conclusion of missives. The property annual fee is payable on conclusion of missives and on each subsequent anniversary.
- @sipp plc reserves the right to increase the fees with one months notice given to the member or the member's financial advisor.
- Deposits held within the Members trustee bank account, held with Brown Shipley, do not currently earn Interest. This reflects the historically low rate currently attaching to the Bank of England Base Rate.
- The trustee of @sipp or @sipp plc or other administrator of @sipp may from time to time receive an incentive payment or payments from Brown Shipley & Co Ltd, the current provider of @sipp, or other providers or, indeed, from other banks for opening and maintaining an account with them.
  - to illustrate this, during the financial year ended 31 March 2010 @sipp plc we received remuneration equivalent to circa 0.25% of aggregate Member cash balances as a result of these arrangements.
  - These arrangements do not impact on the rate or return which the Member receives on the trustee bank account.
- @sipp (Pension Trustees) Limited (or other trustee from time to time) will open on Member instructions an 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 secondary accounts.
- 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 Key Features leaflet and the Explanatory Brochure.