

Fee Schedule

We believe it is important and helpful to provide you with a full and clear breakdown of fees. We do not wrap them into one fee, so that it is totally transparent what you are paying.

There are 3 elements to our ongoing fees:

iSIPP Fees		Fund Manager Fees
1 Annual Trust Fee £200	2 Platform Services Fee 0.25%	3 Ongoing Charges Figure from 0.17%*

*Ongoing Charges Figure (OCF) are set by the Fund Manager. These charges vary depending on the choice of funds you select, details available [here](#).

Setup of your iSIPP	Transfer in of funds	Dealing charges
No charge	No charge	No charge

Additional Services

Setting up Benefits:	£250
Regular and adhoc Income Payment:	£100**
Death, Divorce, Ill Health Benefits:	£300
Fund Exhaustion:	£250
Transfer out to UK SIPP provider:	£500***

**This fee is charged at either £100 per event for adhoc payments or £100 per annum for regulars.

***Where a transfer out is to a recognised overseas pension scheme, an additional amount of £500 is charged.

Notes

The Trust Fee and the Platform Services Fee covers the standard iSIPP service as described in our Terms and Conditions. This document also explains how the fees are calculated and deducted.

For UK resident members, the Annual Trust Fee includes VAT. For Additional Services, VAT will be added at the prevailing rate.

The Ongoing Charges Figure, or OCF, is charged directly by the fund manager and covers their day-to-day cost of running the fund.

Bank Interest

Interest paid by the bank will be distributed as detailed in the iSIPP Terms and Conditions and will be paid directly to your SIPP account balance, monthly, in arrears. We do not charge directly for cash transactions, but to cover the costs for cash management, including the monthly calculation and distribution of interest, we will retain 0.75% of the interest received. In the event a Member leaves the Scheme before the monthly interest is distributed, interest will not be payable.

Interest paid to you can be checked at any time, by logging into the Portal Account and generating a bank statement.

We reserve the right to alter this Fee Schedule, at any time, by providing you with 30 days' prior notice.