



MENU OF COMPLEX SIPP FEES

1st January 2018

Initial Set-up		£495.00
Annual Fee (Includes SMPI)		£44.00 per month
Property Purchase / Sale	(Astute Solicitor)	£500.00
	(other solicitor)	£750.00
Property Annual Fee (per property)		£450 per annum
In-specie contribution		£500.00
Mortgage arrangement or redemption charge		£250.00
Annual Mortgage/loan fee		£140.00 per annum
New Lease or Rent Review		£150.00
Loan/borrowing by Trustees feasibility		£150.00
Loan/borrowing documentation		£150.00
Property Development		1% of total cost of property invoices
Transfer In cash		£75.00
 In Specie		Time cost
HMRC Event Report		£75.00
Benefit Crystallisation Event		£100.00 per BCE
Annual Income Drawdown charge		£150.00 per annum
Flexi Access Drawdown or UFPLS		£100.00 per payment
Capped Drawdown Review		£100.00 per review

Payment of death Benefits, including in-specie payment		Time cost
Payment of dependent, nominee or Successor's pension		£200.00
Pension share on divorce		Time cost
Ad hoc Valuation and pension statements		£50.00
VAT	Registration/ de-registration	£150.00
	Per periodic return	£80.00
	Opt to tax a property	£100.00
Transfers Out		£500.00 plus £30 per asset except property
External Deposit Bank Account		£200.00 on set up
Annual Administration of External Deposit Account		£90.00 per annum
Cash Transfers to and from External Deposit Account		£25.00 per transaction
Investment with standard panel investment		Nil
Investment with standard non panel investment		£30.00 on set up
Arranging payments to investments and encashing investments (panel and non panel)		£25.00 per payment
Purchase or Sale of Non Standard investments		£900.00 per request
Annual fee for Non Standard investments		£450.00 per annum

Other events charged on a time cost basis

Annual Charges

The Ongoing Annual Charge is paid monthly in advance by standing order. This fee includes the annual Data Protection Act and Pension Regular returns and an annual meeting at our offices.

The Property Annual Fee, Mortgage and Loan annual fee and Annual Income Drawdown Charge are paid annually in advance.

Additional Work

We reserve the right to charge on a time cost basis for work over and above what is normally expected in any of the above scenarios. We will however, give prior advice wherever possible. Specific possible causes of such additional charges would be any specific work caused as a result of changes in pension legislation or property development.

Please Note

These fees are all subject to VAT, except the Annual Platform Charge.

Fees will increase each year in January by the Average Weekly Earnings (AWE).

Property Fee does not include Solicitors Fees.

We outsource actuarial work which will be invoiced at cost.

In respect of in-specie contributions, please note that although we accept this type of contributions, we cannot guarantee tax relief from HMRC at the moment in relation to personal in-specie contributions.

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