

## overview

This Fee Card lists the services provided by alltrust in relation to the alltrust SIPP and the associated fees for those services. This Fee Card should be read in conjunction with the alltrust SIPP Key Features document.

Investments into the Royal Mint's DigiGold and Physical Gold Products can be made into this SIPP subject to a maximum holding of 75% of the pension fund – the balance of funds, (25% at outset) must be invested into a deposit account that is readily realisable within a 30 day notice period.

### Important Note:

The fees specified are chargeable for standard transactions carried out solely for Gold Investments with the Royal Mint.

For clients who have appointed a financial adviser and the adviser uses an "Alltrust On-Line" account some alternative fees may apply – please enquire.

## guide to fees – 2021

Establishment Fees		All fees are subject to VAT and will be reviewed on an annual basis
Fee is charged on establishment of the plan.		
Application made via a Financial adviser and submitted "on-line"	Application made not using "on-line" facility	
£Nil	£200	Fee includes the costs of making one transfer into the SIPP. All transfers-in will just be processed – where a Financial Adviser is appointed they will be responsible for chasing the transferring provider.
£75	£75	Initial Transaction Fee for first DigiGold or Physical Gold Investment

Annual Fees		All fees are subject to VAT and will be reviewed on an annual basis
Fee is charged annually in advance		
Administration Fee –		£300
Further Administration Fee if Physical Gold is held		£125

Additional Transactional Fees			All fees are subject to VAT and will be reviewed on an annual basis
Cash Transfers In / Out	£Nil / £125		Fee is charged on completion of transaction
Transfers In / Out – Overseas Schemes	£750 / £750		Fees will depend on the nature of the overseas scheme and the territory involved. Does not include in specie asset transfer costs. Fee is charged on completion of transaction.
SIPP Closure	£250		Fee is charged on completion of transaction
Additional Investment / Dis-Investment Transactions using DigiGold or Physical Gold	£40		Fee is charged on completion of each transaction
Cash Payment from SIPP Bank Account	£40		Fee is charged on completion of transaction
Ad Hoc Administration	£180 per hour		Fee is charged on completion of transaction and will normally be quoted in advance of work being undertaken

Retirement Fees		All fees are subject to VAT and will be reviewed on an annual basis
Calculation and Payment of Initial Benefits (Capped, Flexi-Access & UFPLS)	£150	Fee is charged on completion of transaction
Conversion to Flexi-Access Drawdown from Existing Capped Drawdown	£150	Fee is charged on completion of transaction
Annual Pension and PAYE Administration	£150	Fee is charged annually in advance

Large Scheme Fees -		All fees are subject to VAT and will be reviewed on an annual basis
Fee is charged annually in advance.		
This Fund based fee is applicable to all SIPPS, including those using the OASIS option, with net assets of £500,000 or more. Fees will be calculated at the invoice date based upon the full net asset value and not just the amount in excess of £500,000.		
Scheme with more than £500,000 invested		£ 0.0125%

## fee terms

1. Fees are payable 14 days from the date of the invoice. Where fees remain outstanding beyond 14 days, we reserve the right to charge a penalty of up to 3.5% above the Bank of England Base rate. Additional administration and legal costs may also be charged in addition to the fees outstanding.
2. Annual fees are chargeable in advance unless otherwise stated. The full fee is payable on the date it falls due. In the event of sale or transfer of assets, or closure of the SIPP, no refund of any annual fee will be due.
3. Proportionate fees will be charged for any work undertaken on an aborted or pending transaction.
4. Higher fees may be charged when circumstances surrounding a transaction are unusually complex or time/consuming. Where possible these increased fees will be advised in advance of fees being levied, but this will not always be possible.
5. Where a fee is deducted from a SIPP Bank Account or investment, and a Member subsequently requests payment to be made direct, a fee of £75 plus VAT will apply to cover costs of additional administration.
6. **All fees not defined on this card such as death claims, legal disputes etc; will be quoted when applicable.**

## contact us

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Authorised and Regulated by the Financial Conduct Authority for SIPP business

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A-SIPP A3 (03/21)