



ALLTRUST[®]
A UAP Group Company

SOPHISTICATED INVESTOR SIPP Product Fee Schedule

November 2025

Overview

This Fee Schedule shows the Product Fees ie the fees for establishing the SIPP and the annual fees. This should be read in conjunction with our Transactional Fee Schedule and Property Fee Schedule for further details on the fees that we charge.

As well as our Fee Schedules you should also read our Key Features Document, Terms & Conditions and Permitted Investment List so that you can obtain a full overview of the SIPPs offered.

This document sets out our product fees. Its purpose is to enable you to be clear about the costs you may incur for the services you require when setting up one of our SIPPs.

All fees are subject to Value Added Tax (VAT) for UK-based members.

In the tables below each fee is explained and the cost is shown under the type of SIPP. Some fees do not apply as that SIPP does not offer that type of investment ie wherever there is a cross that investment / option is not available for that SIPP.

Product Fees

Type of fee	What it covers	When is the fee charged?	Fee
Establishment and Annual Fees			
Establishment (online) with a regulated adviser	Setting up SIPP online (this does not include any of the assets of investments to be held with the SIPP)	Once SIPP set up	£99
Establishment (not online) with a regulated adviser	Setting up SIPP with paper application (this does not include any of the assets or investments to be held within the SIPP)	Once SIPP set up	£300
Establishment (not online) with no adviser (this needs to be agreed before it is accepted)	Setting up SIPP with paper application (this does not include any of the assets or investments to be held within the SIPP)	Once SIPP set up	£315
Annual Administration Fee	<p>Routine administration of the SIPP including executing allowable investment instructions, routine record keeping and general technical & administration enquiries. Which includes but is not limited to:</p> <ul style="list-style-type: none"> Reclaiming Pension Relief at Source (PRAS) and ensuring employer contributions meet the requirements of the Pensions Regulators Code of Practice. Producing and issuing annual statement. Banking contributions, income etc. Guidance on the day-to-day running of the SIPP, the acceptability of investments (other than Non-Standard) and HM Revenue and Customs (HMRC) practice. Establishing investment portfolio(s) and transmitting instructions to trade upon instruction from the adviser or member. Data Protection requirements including keeping records safe. 	Annually in advance on plan anniversary with 1st due when SIPP set up	£1,000
3rd Party Platform Administration Fee	For schemes investing on a platform that is not the Alltrust Platform	Annually in advance on plan anniversary	£100

Please note that all fees may increase each year, at our discretion, in line with the index of Average Weekly Earnings.

Example 1

Single Platform and SIPP Bank Account

- Member is advised to set up a SIPP online to hold a Platform portfolio of investments externally
- Member has £100,000 pension elsewhere that they transfer into the SIPP. In this scenario the initial fees could be as follows:

Fee Type	Amount Invested	Charge for	Fee amount
Product Set Up and Initial Annual Fees			
Sophisticated Investor SIPP*	N/A	Set Up	£99.00
Transfer In	£100,000.00	Transfer In - Cash	£0.00
SIPP Annual Fee	N/A	Annual SIPP Fee in advance	£1,000.00
Alltrust Product Fees Subtotal			£1,099.00
Platform Setup Fees			
Platform ^	£80,000.00	Set Up	£100.00
Platform Fees Subtotal			£100.00
Other Investment Setup Fees			
Cash	£20,000.00	Set Up	£0.00
Other Investment Setup Fees Subtotal			£0.00
Adviser Fees			
Initial Adviser Fee **	£100,000.00	Fee for advice to set up SIPP & investments	£3,000.00
Adviser Fees Subtotal			£3,000.00
Total			£4,199.00

* If the member is not invested via an Alltrust Platform, an additional £100 fee will apply

^ Assumed annual custody costs

** Assuming adviser takes 3% initial fee for advice on investments

Example 1 (continued)

The ongoing fees could be as follows assuming some growth on the investments:

Fee Type	Amount Invested	Charge for	Fee amount
Product Annual Fees			
Sophisticated Investor SIPP*	£105,000.00	Annual SIPP Fee in advance	£1,000.00
Alltrust Product Fees Subtotal			£1,000.00
Platform Annual Fees			
Annual Platform Fee	£85,000.00	Ongoing fee for platform wrapper	£100.00
Platform custody fee ^	£85,000.00	Annual charge for holding assets and dealing costs	£270.00
Investment AMC ~	£85,000.00	Annual Management Charge of investments	£306.00
Platform Fees Subtotal			£676.00
Other Investment Fees			
Cash	£20,000.00	Ongoing fee	£0.00
Other Investment Setup Fees Subtotal			£0.00
Adviser Fees			
Ongoing Adviser Fee **	£105,000.00	Fee for ongoing advice on where to invest	£212.50
Adviser Fees Subtotal			£212.50
Total			£1,888.50

* If the member is not invested via an Alltrust Platform, an additional £100 fee will apply

^ Assumed annual custody costs

~ Assuming 4 investments on platform with 2 changed during year

** Assuming adviser takes 0.25% for advice on investments

Please note this is an example of generic platform and investment costs and an assumption on adviser costs. The actual cost will depend on the options chosen and the fees charged by those options. Alltrust do not give advice on SIPPs, Platforms or Investments – these are purely included to give a general idea of the overall cost of running your SIPP.

Example 2

DFM, Unquoted shares, Fixed Term Deposit and SIPP Bank Account

- Member is advised to set up a Sophisticated Investor SIPP to hold a Discretionary Manager Portfolio, fixed term deposit and unquoted shares
- Member has £300,000 pension elsewhere that they transfer into the SIPP. In this scenario the initial fees could be as follows:

Fee Type	Amount Invested	Charge for	Fee amount
Product Set Up and Initial Annual Fees			
Sophisticated Investor SIPP*	N/A	Set Up	£300.00
Transfer In	£300,000.00	Transfer In - Cash	£0.00
SIPP Annual Fee	N/A	Annual SIPP Fee in advance	£1,000.00
Alltrust Product Fees Subtotal			£1,300.00
Investment Setup and Initial Annual Fees			
Discretionary Portfolio ^	£100,000.00	Set Up	£1,000.00
Unquoted shares due diligence	£50,000.00	Due diligence check	£525.00
Unquoted shares purchase	£50,000.00	Purchase of shares	£825.00
Fixed Term Deposit due diligence & purchase	£120,000.00	Purchase and due diligence	£175.00
Non standard capital adequacy fee	N/A	Holding Non Standard asset fee	£600.00
Non standard annual fee	£50,000.00	Annual Non Standard Fee	£175.00
Cash	£20,000.00	Set Up	£0.00
Investment Setup Fees Subtotal			£3,300.00
Adviser Fees			
Initial Adviser Fee **	£300,000.00	Fee for advice to set up SIPP & investments	£9,000.00
Adviser Fees Subtotal			£9,000.00
Total			£13,600.00

* If the member is not invested via an Alltrust Platform, an additional £100 fee will apply

^ Generic Discretionary fund manager charges for Discretionary Portfolio

** Assuming adviser takes 3% initial fee for advice on investments

Example 2 (continued)

The ongoing fees could be as follows assuming some growth on the investments:

Fee Type	Amount Invested	Charge for	Fee amount
Product Annual Fees			
Sophisticated Investor SIPP*	N/A	Annual SIPP Fee in advance	£1,000.00
Alltrust Product Fees Subtotal			£1,000.00
Investment Annual Fees			
Discretionary Portfolio ^	£110,000.00	Ongoing fees	£1,100.00
Non standard annual fee	£50,000.00	Annual Non Standard Fee	£175.00
Fixed Term Deposit ends and new one purchased ~	£123,000.00	Purchase and due diligence	£175.00
Cash	£30,000.00	Ongoing fee	£0.00
Investment Fees Subtotal			£1,450.00
Adviser Fees			
Ongoing Adviser Fee **	£313,000.00	Fee for ongoing advice on where to invest	£782.50
Adviser Fees Subtotal			£782.50
Total			£3,232.50

* If the member is not invested via an Alltrust Platform, an additional £100 fee will apply

^ Generic Discretionary fund manager charges for Discretionary Portfolio

~ Assume previous 12 month fixed term ends and a new 12 month fixed replaces it

** Assuming adviser takes 0.25% for advice on investments

Please note this is an example of generic platform and investment costs and an assumption on adviser costs. The actual cost will depend on the options chosen and the fees charged by those options. Alltrust do not give advice on SIPPs, Platforms or Investments – these are purely included to give a general idea of the overall cost of running your SIPP.

Additional notes and important information

Alltrust requires members to obtain regulated financial advice for certain pension transactions, including but not limited to benefit crystallisation, the transfer of pensions into or out of your Alltrust pension, and the transfer or purchase of non-standard investments, unless the member has been formally assessed and accepted as a Knowledgeable Investor by Alltrust.

Where advice is required, it must be provided by a suitably qualified and regulated financial adviser. That adviser must have a signed agreement with us, except in the case of transfers out, where they must simply hold the appropriate regulatory permissions. This requirement is in place to ensure decisions are made in the best interests of our members and in line with regulatory expectations.

Alltrust reserves the right to decline any instruction that does not meet this requirement.

If you are unsure whether advice is required for your specific request, please contact us before proceeding.

Alltrust Current Terms of Business are available to view on our website.

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