



**ALLTRUST**<sup>®</sup>  
A UAP Group Company

# GROUP SIPP Fee Schedule

May 2026

# Overview

This Fee Schedule shows the Product Fees ie the fees for establishing the SIPP and the annual fees in relation to the Alltrust Group SIPP. This should be read in conjunction with our 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.

## Important Note:

The fees specified below are those chargeable for standard transactions for business conducted via a Financial Adviser.

For those clients who have not appointed a financial adviser and/or for complex transactions additional charges may be applicable. These will be detailed in advance of being charged.

# Guide to Fees

Type of fee	Amount	When is the fee charged?
<b>Establishment Fees (Up to 5 Members)</b>		All fees are subject to VAT and will be reviewed on an annual basis
Establishment Fee	£750 plus £250 per member	Fee is charged on establishment of the plan
Additional Member Joining Scheme	£350	Fee is charged once member joins plan

Type of fee	Amount	When is the fee charged?
<b>Annual Fees (Up to 5 Members)</b>		All fees are subject to VAT and will be reviewed on an annual basis
Annual Administration Fee (1 Member)	£825	Fee is charged annually in advance
Annual Administration Fee (Multiple Members)	£750 plus £250 per member	Fee is charged annually in advance
Pension Regulator Return	£50	Fee is charged on completion of submission of information
Pension Scheme Return	£150 plus £30 per additional reported item	Fee is charged on completion of submission of information. £150 fee covers report of 3 data items.
ICO Fee	£40	Fee is charged annually in advance

# Additional Transactional Fees

Type of fee	Amount	When is the fee charged?
<b>Additional Transactional Fees</b>		All fees are subject to VAT and will be reviewed on an annual basis
Cash Transfers In / Out	£125	Fee is charged on completion of transaction
Transfers In / Out – In Specie Assets	See Note	Fees will be those applicable to normal transfer in / out, plus relevant transaction fee for each asset. Fee is charged on completion of transaction.
Transfers In / Out – Overseas Schemes	£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.
Wind Up of Group SIPP	£350	Fee is charged on completion of transaction
In Specie Contribution	£250	Fee is charged in addition to relevant transaction fee for each asset. Fee is charged in advance of completion of transaction.
FCA Standard Investment Transaction	£75	Transactions separately detailed are not included Fee is charged on completion of transaction
Cash Payment from SIPP Bank Account	£40	Fee is charged on completion of transaction
Complex/Unregulated Investment Transaction (Purchase)	Not Applicable	Alltrust does not facilitate new instances of these investments
Complex/Unregulated Investment Transaction (Sale or Transfer)	£500	Fee is charged on completion of transaction
Annual Fund Management (Standard Investments)	£75	Charge relates to direct holdings of listed equities. Fee is charged annually in advance
Annual Fund Management Administration (Complex and Unregulated Investments)	£750 minimum	0.25% of total scheme assets subject to the Minimum Charge relates to direct and indirect holdings of complex/ unregulated investment portfolios. Overseas non-standard investments will have increased costs. Fee is charged annually in advance
Intellectual Property Acquisition	Not Applicable	Alltrust does not currently facilitate new instances of these investments
Intellectual Property (Sale or Transfer)	£500	Fee is charged on completion of transaction

# Additional Transactional Fees (Continued)

Type of fee	Amount	When is the fee charged?
<b>Additional Transactional Fees</b>		All fees are subject to VAT and will be reviewed on an annual basis
Annual Intellectual Property Administration	£550	Fee is charged annually in advance
Secured Third Party Loan	£450	Fee is charged on completion of transaction
Annual Loan Administration	£550	Fee is charged annually in advance
Commercial Property	Various	Please see Property Fee Schedule
Unlisted Share Acquisition	£TBA	Each potential acquisition will be subject to review by the Alltrust Investment committee for a pre-agreed fee without any guarantees that the proposed investment will be approved.  This fee will be charged in all circumstances.
Annual Unlisted Share Administration	£750 minimum	0.25% of scheme assets. Fee is charged annually in advance
Share of Fund Calculation (for 12 month period)	£175 for 2 members plus £50 per additional member	Fee is charged on completion of transaction
Ad Hoc Administration	Up to £180 per hour	Fee is charged on completion of transaction and will normally be quoted in advance of work being undertaken.

# Retirement Fees

Type of fee	Amount	When is the fee charged?
<b>Retirement Fees</b>		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
Establishment of PAYE Scheme	£250	Fee is charged on registration of PAYE Scheme
Annual Pension and PAYE Administration	£150	Fee is charged annually in advance
Initial Calculation of Scheme Pension	£600	Fee is charged on completion of transaction
Review of Scheme Pension	£600	Fee is charged on completion of review Review will occur at a minimum of 3 yearly intervals

Type of fee	Amount
<b>Large Scheme Fees</b>	
All fees are subject to VAT and will be reviewed on an annual basis Fee is charged annually in advance	
If all fund investments are made solely on to the Alltrust Investment Platform	£ Fee Waived
If any investments are made out-with the Alltrust Investment Platform, but over £500,000 invested on the Alltrust investment Platform	£ Fee Waived
If any investments are made out-with the Alltrust Investment Platform, but Less than £500,000 invested on the Alltrust investment Platform	£ 0.0125%
This Fund based fee is applicable to SIPPs 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.	

Note: For Group SIPPs with Membership greater than 5 individuals, please contact Alltrust for specific fees

# 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. VAT annual administration fee is charged annually in advance. An accountancy firm local to Alltrust Services Limited are now contracted to complete VAT returns following recent HMRC tax - Making Tax Digital changes. You do have the option for VAT returns to be completed by your own accountant.
5. 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.
6. 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.
7. **All fees not defined on this card such as death claims, legal disputes etc; will be quoted when applicable.**

## 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 and Conditions of Business are available to view on our website.

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