



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

# PROPERTY FEE Schedule

May 2026

## Overview

The fees in this schedule are those that apply to Property. Its purpose is to enable you to be clear about the costs you may incur for the services you require. For all other administrative fees please refer to the relevant product's fee schedule and the SIPP Transactional Fee Schedule (if applicable).

This Fee Schedule should be read in conjunction with the relevant product's Key Features Document, Terms & Conditions and Permitted Investment List.

All of the above documents are Key Documents under our Terms and Conditions of Business and together form our Terms and Conditions.

Not all Alltrust products allow for property to be held. Please refer to the relevant product's Key Features Document to determine if property is an allowable asset.

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



# Establishment and Annual Fees

Type of fee	Amount	When is the fee charged?	Explanation
<b>Establishment and Annual Fees</b>			
Commercial Property Transaction (panel solicitor)	£750 per property	Upon completion of transaction	<p>Guidance and liaison with our appointed solicitor in relation to a transfer or purchase, to ensure transaction is within the rules of the scheme and complies with HMRC requirements.</p> <p>We reserve the right to charge a higher price for particularly complex or time consuming transactions.</p> <p>The fees charged by the appointed solicitor and other professional fees associated with a property purchase are payable in addition.</p>
Commercial Property Transaction (off panel solicitor)	£950 per property £1200 per syndicate	Upon completion of transaction	<p>If a solicitor is used that is not on our panel of solicitors.</p> <p>We reserve the right to charge a higher price for particularly complex or time consuming transactions.</p> <p>The fees charged by the appointed solicitor and other professional fees associated with a property purchase are payable in addition.</p>
Annual property charge	£450 per property	Annually in advance on the plan anniversary	<p>Additional administration complexity and requirements where property held as an asset of the scheme. The fee includes an annual check for rent, rent reviews and insurance, but does not amount to a property management service. It also includes an allowance for the fact that holding property or land in a pension scheme requires us to maintain knowledge around commercial property and exposes us to risks such as those related to insurance, contamination, environmental and third party liabilities. Holding property as an asset increases the complexity and time taken in many other administrative processes eg obtaining valuations for benefit calculation.</p>
Borrowing and set up Borrowing, set up and finishing payments, changes	£400 per borrowing	Due after each action completed	<p>Checking borrowing limits, agreeing and authorising appropriate documentation and updating records.</p> <p>Reconciliation and providing information to lenders.</p> <p>Redemption of borrowing, agreeing and authorising transaction and updating records.</p>
Annual Borrowing Administration	£200 per borrowing	Annually in advance on borrowing anniversary	<p>Checking repayments made as agreed. The ongoing administration of the borrowing and record keeping.</p>
Property development	1% of property development costs (subject to a maximum of £3,000 per property)	Upon completion of transaction	<p>Checking that development proposals comply with HMRC requirements and the rules of the scheme, reviewing documentation, including schedules of works and costs, consideration of valuation issues and potential implications of development in relating to leases and making or authorising payments.</p>

# Establishment and Annual Fees (continued)

Type of fee	Amount	When is the fee charged?	Explanation
<b>Establishment and Annual Fees</b>			
Non-block insurance	£200	Annually in advance on plan anniversary	Additional administration involved, including reviewing policy documents and managing premiums.
Disposal of Property (panel or off panel solicitor)	£475 per sale / disposal per property	Fee is charged on completion	<p>Guidance and liaison with our appointed solicitor in relation to the sale or disposal of the property, ensure complies with the rules of the scheme and HMRC requirements.</p> <p>We reserve the right to charge a higher price for particularly complex or time consuming transactions.</p> <p>The fees charged by the appointed solicitor and other professional fees associated with a property purchase are payable in addition.</p>

## Additional administration fees

Type of fee	Amount	When is the fee charged?	Explanation
<b>Establishment and Annual Fees</b>			
Complex property matters	£200 per hour	Due after each action completed	<p>Includes, but not limited to:</p> <p>Tenant issues such as evictions, consent to sub-let, non-payment of rent, property repossession etc</p> <p>You will be informed in advance if this fee will apply, and regularly receive updates on time spent on a matter.</p>
Lease Fee (other than at property or asset purchase)	£500	Charged on completion	<p>Guidance and liaison with our appointed solicitor in relation to the transfer, to ensure transaction is within the rules of the scheme and complies with HMRC requirements.</p> <p>We reserve the right to charge a higher price for particularly complex or time consuming transactions.</p> <p>The fees charged by the appointed solicitor and other professional fees associated with a property purchase are payable in addition.</p>

Please note that all fees may increase each year, at our discretion.

# Example

## Full SIPP (Commercial Property and SIPP Bank Account)

- Member advised to take Full SIPP as wants to purchase office building
- Will transfer in existing pension benefits but will need borrowing to cover full purchase cost

Fee Type	Amount Invested	Charge for	Fee amount
<b>Product Set Up and Initial Annual Fees</b>			
Alltrust Full 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	£650.00
Alltrust Product Fees Subtotal			£950.00
<b>Investment Setup and Initial Annual Fees</b>			
Property Purchase	£350,000.00	On Panel Solicitor Purchase	£750.00
Borrowing	£70,000.00	Borrowing	£400.00
Property Annual Fee	£350,000.00	Annual fee in advance	£450.00
Borrowing Annual Fee	£70,000.00	Annual fee in advance	£200.00
Cash ^	£20,000.00	Set Up	£0.00
Investment Setup Fees Subtotal			£1,800.00
<b>Adviser Fees</b>			
Solicitors Fees ~	£350,000.00	Cost of panel solicitor	£1,350.00
Valuers Fees ~	£350,000.00	Cost of obtaining a valuation on property	£800.00
Initial Adviser Fee *	£350,000.00	Fee for advice to set up SIPP & purchase property	£9,000.00
Adviser Fees Subtotal			£11,150.00
<b>Total</b>			<b>£13,900.00</b>

^ Assumes £20,000 of transfer is held for fees and charges

~ Generic costs based on the assumed property value

\* Assuming adviser takes 3% initial fee for advice on SIPP and Property

# Example (continued)

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

Fee Type	Amount Invested	Charge for	Fee amount
<b>Product Annual Fees</b>			
SIPP Annual Fee	N/A	Annual SIPP Fee in advance	£650.00
Alltrust Product Fees Subtotal			£650.00
<b>Investment Annual Fees</b>			
Property Annual Fee	£350,000.00	Annual fee in advance	£450.00
Borrowing Annual Fee	£70,000.00	Annual fee in advance	£200.00
Cash	£6,100.00	Ongoing fee	£0.00
Investment Setup Fees Subtotal			£650.00
<b>Adviser Fees</b>			
Ongoing Adviser Fee *	£286,100.00	Fee for ongoing advice on SIPP and property	£715.25
Adviser Fees Subtotal			£715.25
<b>Total</b>			<b>£2,015.25</b>

\* Assuming adviser takes 0.25% for advice on SIPP and Property

Please note this is an example of generic commercial property purchase 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 its products, Platforms or Investments including Commercial Property – these are purely included to give a general idea of the overall cost of running your scheme.

## 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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