

Introduction

At Yorsipp, we aim to set the standard in service provision, flexibility and technical expertise.

We appreciate that consistency of service coupled with clear, unambiguous costs, are critical elements in your choice of provider.

Importantly, we have taken the time to listen to what advisers want in a provider partner and shaped our proposition around those needs. We believe the following features set us apart in the market.

Measurable Service

Details of our published service standards are available in our due diligence guide available on our website via:
www.yorsipp.com/about-us/due-diligence-guide

We confirm our service performance on a monthly basis (below) so you can be reassured of a quality service:
www.yorsipp.com/advisor-technical-support/operational-performance-update

Charging Transparency

We operate a clear, simple and transparent approach to our charging as you can see below. Importantly all charges are on a fixed cost basis so you know what will be paid, and when.

We do **NOT CHARGE**

- On an unclear, fund based charging basis
- On a time cost basis
- For incoming transfers (including in specie transfers)
- Additional fees depending upon the value of property being purchased
- Additional syndicate fees for multi member joint property (purchase or ongoing administration)
- Additional fees based on property type and/or tenancy
- Additional fees should you wish to self-manage property assets
- For distribution of death benefits

Flexibility & Expertise

At Yorsipp, we believe it is important to allow an unrestricted choice in all aspects from investment selection to your choice of property professionals. We operate a No Panel structure where your clients are in control meaning they can benefit from local service from their trusted advisers rather than have a panel solicitor or property manager - and their associated costs - forced upon them.

From initial enquiry, through to drawing benefits, our team of experts have over 200 years' experience in the market and are well placed to assist you every step of the way.

Why not give us a call on 0141 772 3365 and find out how we can help.

SIPP Product Options and Associated Fees

Establishment & Administration Fees	Singular SIPP	Step Up SIPP	Full SIPP
SIPP Establishment	£75	£180	£305
Annual SIPP Administration	£205	£410	£620
Transfer Out - UK Based Cash	£Nil	£Nil	£Nil
Transfer Out - UK Based Asset (per Asset, capped at £315 per transfer)	£105	£105	£105
Transfer Out - UK Based Property	N/A	N/A	£410
Transfer Out - Overseas	£615	£615	£615
Non-Standard Investment Purchase - Deposit (per Account, capped at £300 per instruction)	N/A	N/A	£100
Non-Standard Investment Purchase - Other	N/A	N/A	£410
Non-Standard Investment Annual - Other	N/A	N/A	£410
Pensions on Divorce Settlement	£310	£310	£310

Payment of Benefits

Annuity Purchase ^{Note 1}	£100	£100	£100
Flexi Access Drawdown ^{Note 1}	£150	£150	£150
Flexi Access Drawdown with Immediate Income Payment ^{Notes 1 & 2}	£195	£195	£195
Uncrystallised Funds Pension Lump Sum (UFPLS)	£195	£195	£195
Regular Income Payroll Administration (p.a.)	£150	£150	£150
One-off Income Payments	£75	£75	£75

Note 1: Includes payment of Pension Commencement Lump Sum (PCLS) if chosen.

Note 2: Includes a one-off immediate income payment if chosen. For later/subsequent one-off income payments, the One-off Income Payment fee applies.

Property Fees

Purchase	N/A	N/A	£540
Annual Property Administration	N/A	N/A	£610
Borrowing - Set Up	N/A	N/A	£310
Borrowing - Redemption	N/A	N/A	£150
Property / Land Development	N/A	N/A	£410
VAT Registration	N/A	N/A	£125
VAT Registration Joint Ownership (Third Party)	N/A	N/A	£205
VAT Returns	N/A	N/A	£125
VAT Returns Joint Ownership (Third Party)	N/A	N/A	£205
Sale	N/A	N/A	£410
New Tenant (Outwith Purchase)	N/A	N/A	£105
Aborted Purchase	N/A	N/A	£260
Non Block Policy Insurance Cover	N/A	N/A	£80

Notes:

Singular SIPP permits access to one holding in any Fund Platforms, DFM, Trustee Investment Plan, Internet Share Dealing, or Standard Cash Deposit (in additional to primary trustee bank account).

Step Up SIPP has the same investment options as the Singular SIPP, with no restriction on the number of holdings.

Full SIPP permits the widest range of investment options including commercial property, unquoted share purchase and Exempt Property Unit Trusts as well as any standard asset contained within our Permitted Investment Schedule available here:

<http://www.yorsipp.com/media/1401/sipp-investments-list-2018-11.pdf>

All Fees Subject to VAT.



PENSION ADMINISTRATORS

Eadie House, 74 Kirkintilloch Road, Bishopbriggs, Glasgow G64 2AH

Tel 0141 772 3365 Fax 0141 762 1862

Email: info@yorsipp.com

Web: www.yorsipp.com

Registered Office: c/o Calvert Dawson Limited, 288 Oxford Road, Gomersal, Cleckheaton, BD19 4PY Registration number 05743279

Yorsipp Limited is authorised and regulated by the Financial Conduct Authority