

Fee Schedule

April 2025

The Pointon York cSIPP (William Strike)

This is a legally binding document between you and Pointon York SIPP. It is part of a set which should be read together:

- **Fee Schedule**
- Terms and Conditions
- Key Features Document
- Member Schedule

The Pointon York cSIPP (William Strike)

Standard Fees

Establishment fee	nil
Annual administration fee	0.25%

Your annual fees are payable on the anniversary of the SIPP. The basic administration fee covers the following work:

- Maintenance of scheme records
- Processing regular contributions
- Dealing with routine correspondence
- Production of an annual valuation and accounts
- Provision of Statutory Money Purchase Illustration
- Submission of standard regulatory returns
- Implementing legal and regulatory changes
- Opening and operating the SIPP bank account

In addition to the above, the annual fee covers the maintenance of the scheme (tax efficient wrapper)

Contributions

Single contributions	£37	Upon completion of transaction
----------------------	-----	--------------------------------

Transfers

Transfer in	nil
Transfer out - full or partial	nil
Transfer out - full or partial to a ROPS	£123

Taking Benefits

Flexi-Access Drawdown

Establishing Flexi-Access drawdown	nil	For the first event (£277 fee for more than one event each year)
Annual pension payment/lump sums in excess of your allowance fee	£241	Annually in advance
Final payment and SIPP closure fee	nil	Upon completion of transaction

Capped Drawdown

Establishing capped drawdown	£277	Upon completion of transaction
Annual pension payment/lump sums in excess of your allowance fee	£241	Upon completion of transaction
Review of capped drawdown	£204	Upon completion of transaction

Uncrystallised Funds Pension Lump Sum (UFPLS)

Establishing UFPLS	nil	For the first event (£277 fee for more than one event each year)
Final payment and SIPP closure fee	nil	

The Pointon York cSIPP (William Strike)

Additional Services

Distribution of death benefits	From £369	Upon completion of transaction
Pension sharing on divorce	From £369	Upon completion of transaction
HMRC and FCA exception reporting	£92	Upon completion of transaction

Note: No fees will be refunded in part or full when a transfer out is initiated. This includes but is not limited to annual, and income facility fees.

Where 'From' costs are listed, these charges are based on a time cost of £123 per hour.

Bespoke work that is not covered under this fee schedule will be charged at the above hourly rate. A quote will be provided in advance.

For further information on your eSIPP please refer to our Key Features Document.

Adviser Charging

If you have appointed a Financial Adviser you may agree for them to receive initial and recurring remuneration from your Pointon York SIPP product and/or your Pointon York cSIPP investments as detailed in the Key Features Document. Your Financial Adviser will be able to give you more details.

How does VAT apply to fees?

All fees are subject to VAT.

Where can I find further information?

For further information on The Pointon York cSIPP please refer to our Key Features Document, which can be obtained from your Financial Adviser or directly from us by visiting www.curtisbanks.co.uk or calling **0370 414 7000**.

Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please contact our Client Management Team on 0370 414 7000 or cmt@curtisbanks.co.uk to discuss any support adjustments that may be available to you.



"Curtis Banks" is the trading name of Curtis Banks Group Limited (CBGL) (registered in England, number 07934492), Curtis Banks Limited (CBL) (registered in England, number 06758825), Suffolk Life Pensions Limited (SLPL) (registered in England, number 01180742), Suffolk Life Annuities Limited (SLAL) (registered in England, number 01011674), SLA Property Company Limited (SLAPC) (registered in England, number 01203396), Tower Pension Trustees (S-B) Limited (TPTSB) (registered in Scotland, number SC340871), Bridgewater Pension Trustees Limited (BPTM) (registered in England, number 03821053), SPS Trustees Limited (SPST) (registered in England, number 08312411), Colston Trustees Limited (CTL) (registered in England, number 06867955), Montpelier Pension Trustees Limited (MPTL) (registered in England, number 05802677), Temple Quay Pension Limited (TQPL) (registered in England, number 05679427), Tower Pension Trustees Limited (TPTL) (registered in England, number 02178783), Crescent Trustees Limited (CrTL) (registered in England, number 03915165). "Curtis Banks Pensions" is the trading name of SLPL. CBGL, CBL, TPTSB, BPTM, SPST, CTL, MPTL, TQPL, TPTL, CrTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLAL, SLAPC have their registered office at 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. CBL and SLPL are authorised and regulated by the Financial Conduct Authority. SLAL is authorised as an insurance company authorised by Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. CBGL, CBL, BPTL, CTL, SPSTL, MPTL, TQPL, TPTL, CrTL and TPTSB are members of a VAT group with VAT registration number 207996471. SLPL, SLAL and SLAPC are members of a VAT group with VAT registration number 241841520. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/24)

Curtis Banks Administration Address

3 Temple Quay
Bristol
BS1 6DZ
t 0370 414 7000
f 0370 414 8000
e cmt@curtisbanks.co.uk

www.curtisbanks.co.uk

SL370.202504
April 2025