

# Fee Schedule

April 2024

## The Pointon York cSIPP

This is a legally binding document between you and Curtis Banks Limited. 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

### Standard Fees

Establishment fee	nil	
Annual administration fee	£123	In advance

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
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### 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	

#### 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	

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### 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 cSIPP, 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](http://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](mailto:cmt@curtisbanks.co.uk) to discuss any support adjustments that may be available to you.



Curtis Banks Ltd. is registered in England No. 06758825. Curtis Banks is the Scheme Provider and Administrator and Crescent Trustees Limited is the Scheme Trustee.

Curtis Banks Ltd (registered number 6758825) and Crescent Trustees Limited (registered number 03915165) are companies registered in England & Wales with their registered addresses at Dunn's House, St Paul's Road, Salisbury, SP2 7BF.

Curtis Banks Ltd is authorised and regulated by the Financial Conduct Authority. FCA Number 492502

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SL355.202404 April 2024