

Fee Schedule

January 2026

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

* The due date for this fee is aligned with the annual administration fee date. If you're taking regular income, both fees will be charged at the same time each year. If you take a one-off income payment, this will be charged at the time of taking the income, and it will cover the period up to the next annual administration fee date. For example, if an annual administration fee is due 26 June and an ad hoc income payment is taken on 15 December, the payment of pension fee will cover the period from 15 December to 25 June the following year.

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 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.



For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Typetalk service on 18001 0370 414 7000.

"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 Trustees Limited (SLT) (registered in England, number 06341296), 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 (BPTL) (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 Trustees Limited (TQPTL) (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, BPTL, SPST, CTL, MPTL, TQPTL, TPTL, CrTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLT, 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, SLPL, SLT, SLAL and SLAPC are members of a VAT group with VAT registration number 514 0358 80.

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. (12/25)

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