

# EBOR CLASSIC SIPP

## SCHEDULE OF CHARGES

A SIPP for collective/unitised investments to be held via a platform or wrap and/or individual equities under a portfolio or discretionary management agreement.

### Initial Set Up

Services provided within the Initial Set Up Charge:	Nil
<ul style="list-style-type: none"> <li>• Preparation of the Supplemental Deed</li> <li>• Opening the transactional SIPP bank account</li> <li>• Processing any initial contribution</li> <li>• Processing up to three cash transfers at outset (see Service Charges where the transfer is in Pension Drawdown)</li> </ul>	

### Annual Charge

Payable annually in advance.

**Note: All charges are subject to VAT**

Services provided within the Annual Charge:	0.1 % of the fund value (capped at £1,500), subject to a minimum of £445 p.a.
<ul style="list-style-type: none"> <li>• Maintaining investment records and providing an annual valuation</li> <li>• Checking, approving and signing all investment documentation</li> <li>• HM Revenue &amp; Customs reporting</li> <li>• Recording contributions and allocation of tax reclaim</li> <li>• Routine administration support</li> </ul>	
<p><b>Special Terms/Discounts</b> Where SIPP funds are held in Walker Crips Investment Management Unit Trusts, OEICS or in Advisory or Discretionary Portfolios with Walker Crips Stockbrokers, the Annual Charge on that portion of the SIPP fund will be reduced to 0.05 %, subject to a minimum of £445 p.a.</p>	

### Service Charges

Service charges will be levied from the fund for specific transactions and services provided, on an individual scheme basis (please see over).

### Service Charges

These additional charges will only apply as and when certain transactions take place or additional services are required. Annual transactional charges will be paid in arrears.

Cash Transfers In (in excess of initial three)	£60 each
Transfers In (where fund is in Capped/Flexi-access Drawdown)	£250 each
Transfers In/Transfers Out (in specie)	Time-cost
Transfers Out/Total remaining fund paid via Flexi-access Drawdown	From £300
Additional Valuations	£90 each
Establishment of any of the following: Flexi-access Drawdown, Additional Fund Designation, Uncrystallised Funds Pension Lump Sum	£150 per trigger event
Capped Drawdown to Flexi-access Drawdown	£100
Regular Income payments and PAYE	£150 p.a.
Ad-hoc Income payments and PAYE per payment	£150 each
Triennial & ad hoc reviews; annual reviews after age 75	£150 each
Lifetime Allowance Test at age 75	£150
Small Lump Sum Payment	£150
Establish/Process deposit account	£50 each
Payment of death benefits/divorce cases	Time-cost subject to a minimum of £300
Annuity purchase	Time-cost subject to a minimum of £150

### Information

1. The trustee and administration fees do not include the cost of any advice you may take in respect of the establishment of the SIPP. A fee to cover the cost of your adviser's time can be deducted from the SIPP funds.
2. The above list contains the most common Service Charges but is not exhaustive: Ebor Trustees Limited reserves the right to make additional charge, which will be notified to the member.
3. The Annual Charges will be deducted from the fund, in advance; with the effective date being determined by the date the first monies are deposited in the designated bank account.
4. All Service Charges will be deducted from the fund in arrears and on the next anniversary date where applicable.
5. A minimum balance of £1,000 must be maintained in the SIPP bank account at all times to cover fees and any other payments.
6. All charges/fees will be subject to VAT.
7. This Schedule of Charges applies from 01 October 2018.
8. Ebor Trustees Limited reserves the right to amend the fee structure at any time upon giving three month's written notice.