

Fee Schedule

June 2023

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	£113	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	£34	Upon completion of transaction
----------------------	-----	--------------------------------

Transfers

Transfer in	nil	
Transfer out	£113	Upon completion of transaction

Taking Benefits

Flexi-Access Drawdown

Establishing Flexi-Access drawdown	nil	For the first event (£255 fee for more than one event each year)
Annual pension payment fee	£222	Annually in advance
Final payment and SIPP closure fee	£284	Upon completion of transaction

Capped Drawdown

Establishing capped drawdown	£255	Upon completion of transaction
Annual pension payment fee	£222	Upon completion of transaction
Review of capped drawdown	£188	Upon completion of transaction

Uncrystallised Funds Pension Lump Sum (UFPLS)

Establishing UFPLS	nil	For the first event (£255 fee for more than one event each year)
Final payment and SIPP closure fee	£284	Upon completion of transaction

The Pointon York cSIPP

Additional Services

Distribution of death benefits	From £340	Upon completion of transaction
Pension sharing on divorce	From £340	Upon completion of transaction
HMRC and FCA exception reporting	£85	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 £113 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 **0117 9107910**.

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 0117 332 4080 or 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 3 Temple Quay, Bristol BS1 6DZ.

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

Curtis Banks Administration Address

3 Temple Quay
Bristol
BS1 6DZ
t 0117 9107910
f 0117 9292514
e enquiries@curtisbanks.co.uk

www.curtisbanks.co.uk

SL355.202306 June 2023