

# THE ARDAN SIPP FEE SCHEDULE.

	COSTS AND CHARGES
<b>Establishment Fee</b>	nil
<b>Annual Fee</b>	
<b>Core Annual Fee:</b>	
A. SIPP Wrapper Fee	A. £295 per annum
B. Ardan Platform Fee (tiered charging)	B. Up to £250k 0.40%
	£250k - £500k 0.45%
	£500k - £1.0m 0.35%
	£1.0m - £2.0m 0.30%
	£2.0m - £5.0m 0.15%
	£5m+ 0.10%
For example, if your SIPP had a value of £200,000 you would pay £1,095 per annum.	
<b>Cash Account Fees</b> - Setting up a cash deposit account	nil
<b>Accessing Pension Benefit Fees</b>	
A. Regular Income Payments	A. £150 per annum
B. Ad Hoc Payments	B. £150 per payment
C. Payment of Pension Commencement Lump Sum (PCLS)	C. £225
D. Payment of Uncrystallised Funds Pension Lump Sum (UFPLS)	D. £300
E. Annuity Purchase	E. £300
F. Designating funds to drawdown without taking a PCLS	F. £200
<b>Transfer Out and Termination Fees</b>	
A. Transfer to a UK RPS (Cash or In Specie) (Partial or Full)	A. £450
B. Transfer to a QROPS (Cash or In Specie) (Partial or Full)	B. £950
C. Wind Up of SIPP When Fund Exhausted	C. £50
D. Forwarding Residual Monies	D. £50
<b>At Member's Death or Divorce</b>	
A. Payment of Lump Sum Death Benefit and Wind Up of SIPP	A. £500
B. Divorce - Administration of a Pensions Sharing Order	B. £500
C. Administration of a Pensions Earmarking Order	C. £500 initial fee, plus additional fees when order is triggered (see Accessing Pension Benefit Fees for details)

PENSION EXPERTISE ■ INVESTMENT FREEDOM ■ PLATFORM TECHNOLOGY



## COSTS AND CHARGES

<b>Disinvestment Fee</b> – if we need to sell some of your holdings to cover our charges	£15 per holding (no VAT)
<b>Non-Standard Asset Fee</b> – IFGL Pensions only accept FCA standard assets within the Ardan SIPP. If any of the assets held within your pension scheme become Non-Standard assets, we will apply a fee per annum for each asset held, for as long as they are classified as Non-Standard Assets as defined by the FCA.	£300 per annum per asset held
<b>Dealing Costs*</b> A. Funds and securities B. Structured Notes * Any additional third party charges will be passed on (this includes Ardan International's appointed stockbroker fees, details of which are available on request).	A. £5 or currency equivalent B. £40 or currency equivalent
<b>Foreign Exchange</b> No transactional charges on currency exchange within the platform. Where currency exchange transactions relate to transfers out or withdrawals from the platform we may incur bank charges which will be passed on to you.	
<b>Bank Charges</b> A. Same Day Faster Payment, per £100k payment B. CHAPS & International Payments	A. £15 B. £35
<b>Timecharges</b> – for other work outside our standard schedule of charges	£120 - £200 per hour relevant to the expertise and seniority of staff involved Minimum fee £100 per item

### Payment of Fees, Indexation and Changes

Fees are payable annually in advance. All other fees are taken based upon the event in question, i.e. Transfer Out fees are levied at the point of transferring out.

Our fixed monetary fees will be indexed annually in line with the Consumer Price Index (CPI).

We reserve the right to alter this Fee Schedule at any time, subject to a minimum of 30 days' notice.

### Time charges

We reserve the right to charge for other work outside our standard schedule of charges. This will normally be done on a time-cost basis at the hourly rate set out within the Fee Schedule. We will either provide an estimate of the total charge or the basis on which it will be calculated in order to secure your agreement prior to the commencement of such other work. Minimum fee £100 per item.

- Both the annual management charge and account fee are accrued daily and debited calendar month-end. They are calculated based on the valuation of your Client Portfolio Account.
- The asset price used for calculation purposes is the price as at the settlement date of the asset re-registration to Ardan Nominees Limited.

IFG Pensions Limited is registered in England and Wales (No. 4826217) at Third Floor, Cotton House, Old Hall Street, Liverpool, L3 9TP, UK, and is authorised and regulated by the Financial Conduct Authority (FCA No. 458576) for the purposes of setting up, administering and winding up personal pension schemes; Ardan International is incorporated in the Isle of Man (Company No. 007984V) at International House, Cooil Road, Douglas, IM2 2SP, and is licensed by the Isle of Man Financial Services Authority.