

All Sippdeal products - a consolidated view of the charges and rates

This consolidated view is provided to give you an indication of the charges that apply across all Sippdeal products. If you plan to apply, please ensure that you also read the specific charges and rates and the terms and conditions for the product or products in question. The charges and rates document for each product contains additional important information that isn't included below.

These charges and rates are effective from 1 November 2011.

SIPP

Fees and charges

Establishment and administration	£
When you establish your SIPP	Nil
SIPP annual administration	Nil
If you pay a single contribution	Nil
If you pay a regular contribution	Nil
If you transfer in from another registered pension scheme	Nil

ISA

Fees and charges

Establishment and administration	£
When you establish your ISA	Nil
ISA annual administration	Nil
If you pay a single subscription	Nil
If you pay a regular subscription	Nil
If you transfer in from another ISA provider	Nil

Dealing Account

Fees and charges

Establishment and administration	£
When you establish your Dealing Account	Nil
Dealing Account annual administration	Nil
If you make a single payment	Nil
If you make a regular payment	Nil
If you transfer in from another stockbroker	Nil

Benefits and transfers out	£
If you set up an income drawdown pension, including paying any lump sum benefits	150
If you designate additional funds or request a review of income levels under income drawdown	75
Annual income drawdown administration to age 75	75 p.a.
Annual income drawdown administration from age 75	250 p.a.
If you purchase an annuity with part or all of your fund	125
If you register for flexible drawdown	75
If you close your SIPP through flexible drawdown or trivial commutation	75
If you transfer out to another UK pension scheme	75
If you transfer out to Qualifying Recognised Overseas Pension Schemes (QROPS)	250
If you want us to make a payment by CHAPS	25
If you have insufficient funds e.g. to pay benefits or charges	25
Payment of benefits on death	Time/ cost basis

Please note that all fees and charges above are subject to VAT.

Transfers out	£
Cash transfer out to another ISA provider	Nil
If you want us to make a payment by CHAPS	25
If you have insufficient funds e.g. to pay for charges	25
Cash withdrawal from your cash account	£
If you make a cash withdrawal	Nil

Please note that all fees and charges above are subject to VAT.

Transfers out	£
Cash transfer out to another stockbroker	Nil
If you want us to make a payment by CHAPS	25
If you have insufficient funds e.g. to pay for charges	25
Cash withdrawal from your cash account	£
If you make a cash withdrawal	Nil

Please note that all fees and charges above are subject to VAT.

Dealing charges

Type of deal	Deals in previous month	£
If you deal online (per deal)	0 - 19 deals	9.95
	20 or more deals	4.95
If you deal by telephone (per deal)	n/a	29.95
Deals where Sippdeal is required to complete a paper application and pre-fund the cost (e.g. structured products)	n/a	100

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	20 or more deals	4.95
If you deal by telephone (per deal)	n/a	29.95
Deals where Sippdeal is required to complete a paper application and pre-fund the cost	n/a	100

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Type of deal	Deals in previous month	£
If you deal online (per deal)	0 - 19 deals	9.95
	20 or more deals	4.95
If you deal by telephone (per deal)	n/a	29.95
Deals where Sippdeal is required to complete a paper application and pre-fund the cost (e.g. structured products)	n/a	100

The online dealing charge is determined by the number of deals you placed in the previous calendar month across your SIPP, ISA and Dealing Account (excluding any regular investment deals). For example, the charge you pay in December will depend on the number of deals you made in November.

If you wish to transfer out in specie	20 per holding
Custody charges	£
If you hold funds (other than those in the funds list) and structured products	12.50 per quarter

If you wish to transfer out the underlying assets	20 per holding
Custody charges	£
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If you wish to transfer out the underlying assets	20 per holding
Custody charges	£
If you hold funds (other than those in the funds list) and structured products	12.50 per quarter

Only one custody charge per product (SIPP, ISA and/or Dealing Account) will be made regardless of the number of different investments held. This charge does not apply to shares or Exchange Traded Funds.

Regular investing	£
If you regularly invest in any of the funds available as indicated in the Sippdeal funds list	Nil
If you regularly invest in any of the other investments available	£1.50

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Annual fund rebate

Sippdeal annual fund rebate	%
% of fund value that Sippdeal rebates annually to SIPP investors	up to 0.50%

Annual fund rebate

Sippdeal annual fund rebate	%
% of fund value that Sippdeal rebates annually to ISA investors	up to 0.50%

Annual fund rebate

Sippdeal annual fund rebate	%
% of fund value that Sippdeal rebates annually to Dealing Account investors	up to 0.50%

Sippdeal rebates annually a % of the commission we receive to investors who hold funds (from the Sippdeal funds list) in their SIPP, ISA or Dealing Account.

Cash balance	Interest rates paid on cash in cash accounts		Interest rates paid on cash in cash accounts			Interest rates paid on cash in cash accounts		
	Gross interest rate for this tier only	Interest rate (AER) for this tier only	Gross interest rate for this tier only	Interest rate (AER) for this tier only	Net interest rate for this tier only, after the deduction of FRC*	Gross interest rate for this tier only	Interest rate (AER) for this tier only	Net interest rate for this tier only
£50,000.00 +	0.10%	0.10%	0.10%	0.10%	0.08%	0.10%	0.10%	0.08%
£20,000.00 - £49,999.99	0.05%	0.05%	0.05%	0.05%	0.04%	0.05%	0.05%	0.04%
£5,000.00 - £19,999.99	0.05%	0.05%	0.05%	0.05%	0.04%	0.05%	0.05%	0.04%
£0.00 - £4,999.99	0.05%	0.05%	0.05%	0.05%	0.04%	0.05%	0.05%	0.04%

Notes

- Please note that un-invested cash can only be held in your SIPP cash account. If you wish to hold cash deposits in an account of your choice then A J Bell also offers the fully flexible Platinum SIPP that may be more appropriate.
- The interest rate for each tier only applies to money held in that tier and not to the account balance as a whole. Total interest paid will be a blended rate depending on the money held in each tier. Therefore the interest rates shown should not be used for comparative purposes with other accounts, unless they operate on a similar basis.
- The Annual Equivalent Rate (AER) represents the annual rate effectively received by a client if the interest at gross rate applied during a year remained in the account and itself earned interest.
- There are no routine bank transaction charges and interest is paid to your account without any deduction of tax.
- Interest rates are subject to variation and interest is paid to your account quarterly, in arrears.
- You will receive a regular statement detailing all of the transactions on your account.
- We may receive payments from banks based on aggregate cash balances held across all investment accounts with them and keep these payments for our own account.

Notes

- Please note that un-invested cash can only be held in your ISA cash account.
- The interest rate for each tier only applies to money held in that tier and not to the account balance as a whole. Total interest paid will be a blended rate depending on the money held in each tier. Therefore the interest rates shown should not be used for comparative purposes with other accounts, unless they operate on a similar basis.
- The Annual Equivalent Rate (AER) represents the annual rate effectively received by a client if the interest at gross rate applied during a year remained in the account and itself earned interest.
- There are no routine bank transaction charges. Interest on cash held in the investment ISA is paid without any deduction of income tax. However, a *Flat Rate Charge (as prescribed by HMRC) is deducted from the interest paid. This is the net interest rate in the table above.
- Interest rates are subject to variation and interest is paid to your account quarterly, in arrears.
- You will receive a regular statement detailing all of the transactions on your account.
- We may receive payments from banks based on aggregate cash balances held across all accounts with them and keep these payments for our own account.

Notes

- Please note that un-invested cash can only be held in your Dealing Account cash account.
- The interest rate for each tier only applies to money held in that tier and not to the account balance as a whole. Total interest paid will be a blended rate depending on the money held in each tier. Therefore the interest rates shown should not be used for comparative purposes with other accounts, unless they operate on a similar basis.
- The Annual Equivalent Rate (AER) represents the annual rate effectively received by a client if the interest at gross rate applied during a year remained in the account and itself earned interest.
- There are no routine bank transaction charges. Interest on cash held in the Dealing Account is paid subject to a deduction at the basic rate of income tax. This is the net interest rate in the table above.
- Interest rates are subject to variation and interest is paid to your account quarterly, in arrears.
- You will receive a regular statement detailing all of the transactions on your account.
- We may receive payments from banks based on aggregate cash balances held across all investment accounts with them and keep these payments for our own account.

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority and is the scheme administrator of all A J Bell's Self Invested Personal Pensions (SIPPs). A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority. It is the plan manager for all of A J Bell's Individual Savings Accounts (ISAs) and provides A J Bell's Dealing Accounts.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21