



### The CTTP SIPP

Costs (effective April 2024):

Initial fee	£270
Annual fee	£890 (annually in advance)
Property purchase UK	£550
Property purchase Overseas	£750
Annual Property fee	£375 or £575 if VAT registered
Vat Registration fee	£200
Special terms apply for syndicated property purchase.	
Investment private Co/LLP	£600 (A valuation/reporting charge £250 p.a. applies)
Unregulated investment	Initial £500 Annual £340
Intellectual Property	Initial £1,000, Annual £440.
Loan fee	£360 (Annual £110 administration fee applies)
Phased/Drawdown	£220 lump sum £350 p.a. income
Gold (in vaults)	£160 plus £55 p.a.,
Transfer out	£775 or Wind up £925.

There is no charge for basic transfers in/out and no transaction charges on investments unless these exceed 8 transactions per annum, excluding initial investments the charge will be £15 per investment. Opening additional bank accounts will cost £75 each.

Non-standard administration work, inc o/s fees and transfers charged at min £150 per hour (min period 30 min). For example a transfer to a UK HMRC registered SIPP provider of non-standard assets could take an additional 2 hours which would result in a fee of £300. Please note this is only an example and the final fee could be higher or lower than this.

Non-Standard work requiring Director level decisions (such as dealing with attempted fraud or complex divorce splits) will be charged at £350 per hour.

The Barclays Bank currently provides the SIPP bank accounts CPPT Services Limited pass the full interest rate from the accounts to members.

All fees are subject to VAT

Unpaid fees result in:

Additional monthly charge £50 plus interest at LIBOR plus 3% per invoice

After 30 days investments can be sold or written off with accounts closed without value.

All debts of the SIPP fall on the member if unpaid after 30 days and may be pursued or sold to debt recovery specialist. The initial stage of debt recover a pre-action letter is £130+VAT if that is ignored court and legal fees increase costs considerably.

Charges may differ depending on your adviser. Annual increases typically RPI plus any increases in regulatory costs.