



## EMPIRE SIPP

WITH THE EMPIRE SIPP, YOU ARE IN CONTROL OF YOUR PENSION. MAKE INVESTMENTS ACROSS DIFFERENT ASSET CLASSES TO SUIT YOUR CURRENT AND FUTURE INVESTMENT STRATEGIES – INCLUDING COMMERCIAL PROPERTY.

### TRANSPARENCY ON CHARGES

The charging structure of the Hartley Empire Self-Invested Personal Pension (SIPP) is transparent. There are no hidden charges.

Empire SIPP	Uncrystallised	Crystallised
Establishment Fee	£1,000 + VAT	£1,000 + VAT
Annual Administration Fee	£750 + VAT pa	£900 + VAT pa

The Establishment Fee of £1,000 + VAT covers your initial application, transferring in of existing pension funds and the property purchase. While you are building your pension fund, you will be in the uncrystallised product (i.e. no benefits have commenced). This allows you to grow your pension savings within an investment platform of your choice. The Annual Administration Fee is charged in advance and covers the day-to-day administration of your SIPP. This includes collecting pension contributions, claiming tax relief, providing an annual valuation, and completing all HMRC and FCA reporting to maintain the tax efficiency of your pension.



When you decide to take your pension benefits from all or part of your SIPP, you will move to the Crystallised product. A setup fee is charged to cover the administration costs of calculating and paying your initial benefits. Once your pension is crystallised it can remain invested, but the flexibility of the product allows you to access it in accordance with your needs.

Crystallised Policy administration includes all drawdown options of the Uncrystallised Funds Pension Lump Sum (UFPLS) – capped drawdown, flexi-access, small pots and triviality payments. The administration fee covers regular pension payments, calculating income tax, benefit reviews and ensuring your pension remains HMRC and FCA compliant.

## PROPERTY EXPERTS

Since February 1982, Hartley Pensions have held commercial property within its pension scheme. We have the experience and expertise required to make complicated transactions run smoothly and on time. Please see the Property Technical Guide on our website to learn exactly how we hold commercial property within your pension and what the administration fee covers.

## NO TRANSFER OUT FEE

We are so confident that you will be impressed with our service that we do not charge a fee to transfer out to another pension provider or scheme. Other fees placed on the Empire SIPP are as follows:

Property sale cost	£750 + VAT
Divorce cost fees	£750 + VAT
Paying Death Benefits	£300 + VAT
Administration fee if Non Standard Asset is held	£250 + VAT pa

## THE PROFESSIONAL PERSONAL TOUCH

Hartley Pensions have provided pension products to clients for over 35 years. We are not a call centre – your calls are answered by a trained pension professional. Every client gets their own personal Pension Administrator, who holds industry-recognised qualifications.

To us, you are not just another customer – we understand that every client has specific requirements. We are here to make the complex world of pensions simple.

## IMPORTANT INFORMATION

The FCA defines a difference between Standard Assets and Non Standard Assets (NSA) held within pensions. If you would like NSAs to be held within your SIPP, we charge an additional £250 pa + VAT administration fee due to the extra costs associated with us holding this type of asset. Please read the Key Features Document and the Empire SIPP Terms & Conditions in full prior to applying for an Empire SIPP. These documents and further information can be found on our website.

Hartley Pensions are not authorised to give financial advice. We strongly recommend you seek independent financial advice from an FCA-authorized individual and tax advice from a suitably qualified tax adviser so they can tailor recommendations based on your personal circumstances and future requirements.



**Hartley Pensions Ltd**

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