



HARTLEY JUNIOR SIPP

IT IS NEVER TOO EARLY TO START PAYING INTO A PENSION – AND THE HARTLEY JUNIOR SIPP ALLOWS YOU TO DO THIS WITHOUT WORRYING ABOUT HIGH CHARGES AFFECTING POTENTIAL GROWTH. CHOOSE AN INVESTMENT PLATFORM AND START PLANNING FOR THE FUTURE TODAY.

TRANSPARENCY ON CHARGES

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

Junior SIPP	Uncrystallised
Establishment Fee	£50 + VAT
Annual Administration Fee	£50 + VAT

The Establishment fee of £50 + VAT covers the initial application and the investment administration. The Annual Administration Fee is charged in advance and covers the day-to-day administration of your SIPP – including 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 the child reaches the age of 18, the Hartley Junior SIPP will automatically transfer to the Prosperity SIPP.



WHEN MRS SMITH DECIDED TO INVEST INTO A PENSION FOR HER GRANDCHILD, SHE APPLIED FOR A HARTLEY JUNIOR SIPP. A YEAR LATER, HER CHOSEN INVESTMENT PLATFORM INCREASED ITS CHARGES, MAKING IT UNCOMPETITIVE. IN ORDER TO CHANGE TO A DIFFERENT INVESTMENT PLATFORM, OTHER SIPP PROVIDERS WOULD HAVE FORCED MRS SMITH TO MOVE THE PENSION OVER TO A NEW PROVIDER – BUT THE HARTLEY JUNIOR SIPP ALLOWED HER TO TRANSFER TO A NEW INVESTMENT PLATFORM AND REMAIN WITHIN THE HARTLEY JUNIOR SIPP.

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

Only one investment can be held within the Hartley Junior SIPP. If you wish to hold more than one investment within your SIPP, you will need to move to the Prosperity SIPP. Please read the Key Features Document and the Hartley Junior SIPP Terms & Conditions in full prior to applying for a Junior 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-authorised 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

5th Floor, 25 Marsh Street, Bristol, BS1 4AQ Authorised and regulated by the Financial Conduct Authority 735936 and registered in England and Wales 09469576 T: 0117 316 9991 E: admin@hartleysas.co.uk W: www.hartleypensions.com