



PROSPERITY SIPP

CHOOSE A FLEXIBLE PENSION TO MEET YOUR
EVER-CHANGING NEEDS – THE PROSPERITY SIPP
– AND MAKE INVESTMENTS ACROSS DIFFERENT
ASSET CLASSES TO SUIT CURRENT AND FUTURE
INVESTMENT STRATEGIES.

TRANSPARENCY ON CHARGES

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

Prosperity SIPP	Uncrystallised	Crystallised
Establishment Fee	£175 + VAT	£175 + VAT
Annual Administration Fee	£300 + VAT pa	£400 + VAT pa

The Establishment fee of £175 + VAT covers your initial application, transferring in of existing pensions and investing your pension fund. 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 through investments of your choice. 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 you decide to take your pension benefits, 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 fee includes all drawdown options of Uncrystallised Funds Pension Lump Sum (UFPLS) – capped drawdown, flexi-access, small pots and triviality payments. The administration fee covers paying regular pension payments, calculating income tax, benefit reviews and ensuring your pension remains HMRC and FCA compliant.

NO TRANSFER OUT FEES

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 Prosperity SIPP are as follows:

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

Hartleys 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

If you wish to hold commercial property you must open a Hartley Pension Empire SIPP. The FCA defines a difference between Standard Assets and Non Standard Assets (NSA) held within pensions. If you wish NSAs to be held within your SIPP, we charge an additional administration fee of £250 + VAT pa due to the extra costs associated with us holding this type of asset. Please read the Key Features Document and the Hartley SSAS Terms & Conditions in full prior to applying for a Hartley SSAS. 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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