

We have tried to make this Schedule clear but if you have any queries or suggestions please contact us.

You only pay for the facilities you use.

At outset both Initial and Annual charges are due. All fees are subject to VAT.

<b>Basic Charges</b>	<b>Initial</b>	<b>Annual</b>
Membership of Scheme	£250	£250

If you wish to invest in assets outwith the One SIPP it will automatically trigger an increase in £100. This is the difference between 'The Liberty One SIPP' annual fee and 'The Liberty SIPP' annual fee. Please see the additional fees that this will incur on 'The Liberty SIPP' fee schedule. Movement to 'The Liberty SIPP' will not attract transfer charges as it will stay within the same scheme.

#### FEEES FOR PUTTING FUNDS INTO THE SCHEME

<b>Transfers from other Pension Arrangements to Liberty</b>		
Cash Transfers	£50 per transfer	
Transfer of share portfolio	Nil	

<b>Contributions</b>		
Cash Contributions if paperwork completed prior to payment	Nil	

#### FEEES FOR PURCHASING AN ANNUITY AND DEATH BENEFITS

<b>Purchasing Annuity from insurance company, at any age</b>	£50	
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<b>Death Benefits</b>		
Lump Sum Payment to Beneficiary	£100	
Dependents Pension	As for Pension	

#### INVESTMENTS

Nominee Account	£75	£35
FSA Regulated Collective Investment	£50	£35
Overseas Regulated or Unregulated Collective Investment	£125	£35