

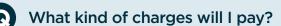






Our charges cover the cost of the work we do and services we provide to you when administering your plan.

Other third parties will apply charges to cover the cost of the work they do, whether that is advising you on what to invest in or managing the investments you have chosen.





James Hay Partnership charges

These are the charges we apply for the work we do and service we provide when administering your plan.

For details of our product charges, please see the appropriate charges schedule, available in the literature section of our website.

Third party charges

If you have a financial adviser, they will normally charge you for giving you advice. These charges may be paid from your pension plan or you may pay them directly, depending on what you agree with your financial adviser.

The firms you invest with will also apply charges. For example, if you invest in collective investment funds, they will normally charge an initial management charge when you first invest with them, and then an annual management charge. These charges will be deducted from the overall collective investment fund.

If you appoint an investment manager to manage all or part of your plan, they will normally charge you an annual fee that they will deduct from the portfolio they are managing for you.

When are charges applied?



Transactional

These charges will be deducted shortly after the transaction has completed.

Annual platform charge (if applicable)

This charge is calculated and deducted on a monthly basis.

Other annual charges

Annual charges will be deducted in advance, on or around the anniversary of when your plan was set up, or when you commenced income drawdown for the annual income drawdown charge.

Where can I see my charges?



Online

Any charges paid from your plan can be seen through our secure online service James Hay Online.

Annual statement

You will receive an annual valuation that will include a statement of your plan's bank account, from which you can see the charges being deducted.

Q How do I pay charges?



Our charges are normally deducted from your product bank account. It is your responsibility to ensure that there are sufficient funds in the product bank account to pay our charges.

MANAGING YOUR SIPP CHARGES



Will I receive an invoice for my charges?



We do not issue an invoice for our charges but you can view any charges that have been deducted from your plan on James Hay Online.

Contact us on:



03455 212 414



www.jameshay.co.uk

If you do not have a financial adviser and would like to speak to one, you can obtain a list of financial advisers local to your area by visiting www.moneyhelper.org.uk or by calling MoneyHelper on 0800 011 3797.

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

"James Hay Partnership" is the trading name of Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); IPS Pensions Limited (JHS) (registered in England, number 02601833); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 07259308); PAL Trustees Limited (PAL) (registered in England, number 01666419); Sarum Trustees Limited (SarumTL) (registered in England, number 01003681); The IPS Partnership Limited (IPSP) (registered in England, number 01458445); Union Pension Trustees Limited (UPT) (registered in England, number 02634371).
NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPSP, UPT have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP.

NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPSP, UPT have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SPI 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM, IPS, IPSP, are authorised and regulated by the Financial Conduct Authority. NGSL, IPS, IPSP, PAL, UPT, JHWM, JHAC, SarumTL and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SPI 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com (12/24)

JHP0089 JAN25 INT www.jameshay.co.uk