

**Table 2 : Small self administered schemes – charges and services offered**

Company	Initial fee (excl VAT) £	Annual fees (excl VAT) £	Charges for buying property (excl VAT) £	Minimum investment in own funds?	Restrictions on investments?	Independent trustees service offered?	Is company scheme administrator?	Inhouse actuarial services offered?	Retirement planning advice offered?	Investment advice offered?	General consultancy offered?	SSAS first provided
1 Accomb Trustees Ltd	1,250	1,000+150pm	575 cs or 875 os	✓	✓	✓						2000
2 A J Bell	1,000–1,500	1,200–2,500	Approx 600–1,000	N/A	✓	✓	✓	✓			✓	1995
3 Alliance Trust Savings	500+250pm	600+250pm	TCB			✓						1989
4 Altrust Services	1,500	985	550			✓	✓	✓				2005
5 AXA Life	0	450 (1)	0	✓		✓		✓				1979
6 Barnet Waddingham	1,900	860min+TCB	640min			✓	✓	✓	✓	✓	✓	1989
7 Beechwood Trusteeship and Admin	1,200	1,200	0			✓	✓					2004
8 Bespoke Pension Management	1,760	710	TCB									2001
9 Curtis Banks	200	445+200pm	500 (2)			✓	✓	✓	✓	✓	✓	2009
10 DA Phillips	1,500	1,200–2,995 (3)	0			✓	✓	✓	✓	✓	✓	1985
11 Dentons Pension Management	950	300+TCB	600–1,200		✓	✓	✓	✓	✓	✓	✓	1979
12 Ebor Trustees	1,250	1,250min	500 cs or 700 os		✓	✓	✓		✓	✓	✓	1980
13 Hanover Pensions	TCB	500min, 760max (4)	TCB			✓		✓	✓		✓	1970
14 Hornbuckle Mitchell	700	490pm	800		✓	✓	✓					1982
15 Invest Acc	1500 est, 850 to	850	500			✓	✓		✓	✓	✓	2001
16 IPM Trustees	0	489+165pm	TCB			✓		✓	N/A	N/A	N/A	1994
17 IPS Partnership	500	400+100pm	500			✓	✓	N/A				1975
18 KKW Pensions Management	750	TCB	TCB			✓		✓	✓		✓	1991
19 Lane, Clark and Peacock	1,200–1,600	TCB	TCB			✓		✓	✓	✓	✓	1983
20 Legal & General	0 est, 500–750 to	2,500	0		✓	✓	✓		✓	✓	✓	1979
21 Lindlay Trustees	1,000–1,500	1,250	750	N/A	✓	✓	✓		✓	✓	✓	1979
22 Mattioli Woods	TCB–2,500max	495+TCB	TCB	N/A		✓	✓		✓	✓	✓	1991
23 Nigel Sloam and Co	2,400	1,220	TCB			✓	✓	✓	✓	✓	✓	1979
24 Premier Pension Services	0	370pm (5)	500 cs or 750 os		✓	✓	✓	✓			✓	1996
25 Rowanmoor Pensions	1,150+110pm	920+135pm	725			✓	✓	✓	✓	✓	✓	1979
26 Scottish Widows	0	1,570	0	✓		✓		✓	✓	✓	✓	1987
27 Standard Life	500	0–1,050 (6)	300 (7)	✓	✓	✓	✓	✓				1988
28 Talbot & Muir	1,500 min	1,100	800		✓	✓	✓	✓			✓	1994
29 Taylor Patterson Trustees	450+100pm est, 1,000+100pm to	950+150pm	650 cs or 900 os	N/A		✓	✓		✓	✓	✓	1979
30 TJ Green	1,200	800–1,200	600–1,000	✓	✓	✓	✓	✓	✓	✓		1979
31 Wensley Mackay	2,500	500min (8)	TCB–300min			✓	✓					1992
32 Xafinity SIPP Services	445–485	225–650pm (9)	670–735				✓					1979

What the table shows: Charges for fully self-administered small schemes and services included within the annual fee. Where there is no fully self administered scheme, figures from hybrid schemes are used. Key: n/a - not applicable; ND - not disclosed; TCB - time cost basis; pm - per member; os - own solicitor; cs - company solicitor; est - establishment fee; to - takeover fee. (1) Only applicable in year two. (2) £500 for buying the property, £250 borrowing fee and £100 annual fee. (3) Charged at 0.25% of the value of the scheme, with £1200 min and £2,995 max. (4) Usually charged at 0.5% of scheme assets. (5) Subject to a minimum payment of £990 + VAT. (6) Dependent on regular yearly payments, in four price bands: £5,000 – £19,999 = £1,050, £20,000 – £34,999 = £755, £35,000 – £49,999 = £540, £50,000+ = no fee. (7) Additionally, £285 annual fee and £150 for selling property bought after October 2007. (8) Calculated at 0.25% of NAV. (9) Basic fee for practitioner is £590pm for first two members + £225 for additional members or for administrator £650pm for first two members + £245 for additional members. Source and copyright: Money Management.