



FEES

OUR APPROACH TO FEES

Congruent aims to provide a simple fee structure for the services that we provide to you and, where possible, fix these fees in advance subject to review at agreed intervals. We publish the fees schedule below as a typical example but for each client the schedule is a matter for suggestion and agreement depending on the simplicity / complexity of the scheme and the arrangements required. Where a service that is required is not scheduled charging will be on a time-cost basis unless a fixed fee is agreed at the time. Please note the fees detailed below only apply to services provided by Congruent as Professional Trustee or Scheme Administrator to operate the SSAS. They do not apply to actuarial or other professional services that may be required whether the services are arranged through Congruent or otherwise.

Basic fees	Set-up (exc VAT)	Annual (exc VAT)
Establish new scheme	£1000	£750
Banking and Investment Accounts		
Bank	£125	
Investment Accounts	£250	
Property Investment		
Property sale/purchase	£500	
Mortgage set-up	£350	
Lease / tenancy agreement / amendment	£250	
Property Administration*		£250
Scheme Loans and non-quoted share transactions		
New secured loan	£500	
Acquisition of connected or unlisted shares	£350	
Security review	£250	
Scheme and member administration		
Appointment, removal or change of principal employer	£250	
New member documentation	£250	
Review of maximum capped drawdown	£250	
Benefit Crystallisation Event	£250	
Other		
Event report	£125	
Completion and submission of triennial return to the Pension Regulator	£125	
Completion and filing of Self-Assessment Tax Return	£125	
Appointment of Professional Trustee and Scheme Administrator to an existing SSAS	£500	
Wind-up of scheme, transfer to new professional trustee and removal of our trustee company	Time-cost	
Consultancy and other matters in Terms of Business	Time-cost	

*this applies to the administration of properties that are self-administered or appoint a third party property manager