



INTELLIGENTMONEY

## Charges & Fees

*We strive to keep our charges low, transparent, clear and accessible and have no hidden charges whatsoever*



## Automatic Enrolment Charges & Fees

### *Default Portfolio*

Our IM Default Portfolio meets the government restrictions on charge structures for Automatic Enrolment Qualifying Workplace Pension Schemes (with a fully inclusive 1.8% initial and 0.5% annual charge). This portfolio does not allow adviser charging nor accept pension transfers.

### *Optimum Portfolios*

Our IM Optimum Portfolios have an additional 0.37% annual charge and can facilitate adviser charging, accept pension transfers and offers full drawdown options under the new pensions freedoms.

### *Commercial Property*

Our QWPS offers full SIPP functionality for commercial property purchases with no charges whatsoever when £200,000 is held in IM Optimum Portfolios (otherwise £550 initial and £750 annual fully inclusive).

### *Employer Scheme Charge*

10+ members £500pa, 5-9 members £250pa, 1-4 members £125pa (per PAYE, subject to VAT).

THIS INFORMATION IS INTENDED SOLELY FOR PROFESSIONAL FINANCIAL ADVISERS AND ACCOUNTANTS. IT SHOULD NOT BE RELIED UPON BY ANY OTHER PERSONS AND IS NOT A CONSUMER ADVERTISEMENT.