

Ready-made pension charges



We're committed to transparent and fair charges that offer you excellent value, and are among the lowest in the market.

- ✓ Setting up your account – **FREE**
- ✓ No account or administration charges
- ✓ Paying money into your account – **FREE**
- ✓ No charges for investing in your chosen fund

When you invest in one of the AJ Bell funds through our Ready-made pension, you'll pay one all-in charge (also known as the OCF – Ongoing Charges Figure). The all-in charge comes directly out of the fund itself – this means you don't need to hold cash in your Ready-made pension to pay the charge.

Growth funds

All-in charge: **0.45% per year**

This applies to the Cautious, Balanced and Adventurous funds

Responsible Growth funds

All-in charge: **0.60% per year**

Example of how we calculate your all-in charge

AJ BELL GROWTH FUNDS

Meet Kim

Kim has a Ready-made pension and is invested in the AJ Bell Balanced Fund. The value of the fund is £10,000. Below you can see the all-in charge that Kim would pay:



All-in charge:

Fund value: **£10,000**

Calculation: **0.45% x £10,000 / 12**

£3.75 per month*

(£45.00 per year)

* This is only an example of the all-in charge. Your actual charge will depend on the exact value of your AJ Bell fund, which will vary due to market fluctuation and growth

Example of how we calculate your all-in charge

AJ BELL RESPONSIBLE GROWTH FUNDS

Meet James

James has a Ready-made pension and is invested in the AJ Bell Responsible Growth Fund. The value of the fund is £10,000. Below you can see the all-in charge that James would pay:



All-in charge:

Fund value: **£10,000**

Calculation: **0.60% x £10,000 / 12**

£5.00 per month*

(£60.00 per year)

* This is only an example of the all-in charge. Your actual charge will depend on the exact value of your AJ Bell fund, which will vary due to market fluctuation and growth

Important to know about your choice of fund

You can learn more by reading the AJ Bell fund's key investor information document.

[AJ Bell Cautious fund](#)

[AJ Bell Balanced fund](#)

[AJ Bell Adventurous fund](#)

[AJ Bell Responsible Growth fund](#)

Other charges

Switch your investment into a different fund

No charge

Transfer pension to another provider

No charge

These charges are effective from 24 January 2024.