

LV= SIPP charges

Single premium charges and minimum contributions (September 2025)

The LV= SIPP has a variety of competitive charging options, ranging from low cost insured funds with leading investment fund managers, to bespoke investment solutions and pure self investment contributions and charges for each option.

The different options and their charges are detailed below, together with minimum premium amounts. Please read this document together with the LV= SIPP Adviser Guide.

	Core options	Selected partner options	Extended options
	A range of passive and active insured funds, including the LV= Smoothed Managed Funds	Bespoke investment options via our panel of eight Discretionary Fund Managers and approved external TIPs	Self investment, including commercial property, and non-panel DFMs
LV= SIPP wrapper charge	Up to £700,000 - 0.2%, reducing to 0.15% in cases where 100% is invested in the LV= Smoothed Managed Funds, over £700,000 - Nil	Up to £700,000 - 0.25%, over £700,000 - Nil	Up to £700,000 - 0.3%, over £700,000 - Nil
Minimum wrapper charge	£195	£195	£195
Drawdown charge for clients	Nil	Nil	Nil
	Minimum contributions		
Single / transfer	£30,000	£30,000	£30,000
Drawdown	£30,000 (net of PCLS)	£30,000 (net of PCLS)	£30,000 (net of PCLS)
Regular monthly premiums	£250 (or £25 with single premium or transfer*)	£250 (or £25 with single premium or transfer)	£250 (or £25 with single premium or transfer)
Additional single or transfer	£1,000	£1,000	£1,000
Minimum insured fund investment	£3,000 in LV= pension funds or £5,000 in LV= Smoothed Managed Funds or £10,000 in LV= Fixed Term Annuity (Protected Retirement Plan)	£3,000 in LV= pension funds or £5,000 in LV= Smoothed Managed Funds or £10,000 in LV= Fixed Term Annuity (Protected Retirement Plan)	£3,000 in LV= pension funds or £5,000 in LV= Smoothed Managed Funds or £10,000 in LV= Fixed Term Annuity (Protected Retirement Plan)

*Please note that you cannot make regular contributions into Smoothed Managed Fund investments.

Contact us

Our Business Development Managers will be happy to talk through the LV= SIPP. Speak to your usual LV= contact, or:



0800 032 8298

Lines are open 9am – 5pm Monday to Friday. Calls will be monitored and/or recorded for training and audit purposes.



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If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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