

LV= Flexible Transitions Account

Single premium charges and minimum contributions (March 2024)

The LV= personal pension (Flexible Transitions Account) 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. (Charges have been in place since 1 July 2020).

We have a different charge for each option. The table sets these out, together with minimum premium amounts. (Details correct as at March 2024).

	LV= Core funds	Selected funds	Extended funds
	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
Flexible Transitions Account (the LV= SIPP) wrapper charge	Up to £700,000 - 0.2%, 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	N/A (all investment is in insured funds)	£3,000 in LV= pension funds or £5,000 in LV= Smoothed Managed Funds or £10,000 in LV= Protected Retirement Plan	£3,000 in LV= pension funds or £5,000 in LV= Smoothed Managed Funds or £10,000 in LV= Protected Retirement Plan

Please read this guide together with the LV= Flexible Transitions Account Adviser Guide.

Contact us

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



0800 032 8298



advisersupportteam@LV.com

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

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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