

# 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

## 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:  **$0.45\% \times £10,000 / 12$**

**£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

## 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](#)

## Other charges

### **Switch your investment into a different fund**

No charge

### **Transfer pension to another provider**

No charge

These charges are effective from 9 February 2026.