

FREE READY-MADE PENSION FOR THE 2026/27 TAX YEAR

We'll expertly manage your pension AND cover your charges until May 2027

Open a HL Ready-Made Pension Plan before 31 July 2026, and we'll cover the charges up to the end of April 2027 (the Offer). Normally 0.15% account charge, and 0.30% fund charge.

Terms of the Offer

- To qualify for the Offer, you must open a HL SIPP and choose to invest in the HL Ready-Made Pension Plan between 1 May 2026 and 31 July 2026.
- The Offer is not available if you opened your SIPP before 1 May 2026.
- The Offer is only available to clients on our standard platform rates. It is not open to HL employees or Workplace clients with a different charging structure.
- The Offer will apply from the month in which you first add money to the HL Ready-Made Pension Plan.
- You can add money by making a contribution and/or transferring existing pensions.
- **If making contributions**, this includes personal and employer contributions, made as a lump sum or a monthly Direct Debit. You should be aware of your annual allowances.
- **If transferring external pensions**, you must apply to transfer by 31 July 2026. Your transfer might complete after 31 July 2026. In that case, the Offer will apply from the month in which we deem the transfer to have completed and you add money to the HL Ready-Made Pension Plan (unless you already qualified for the Offer from an earlier date due to qualifying contributions that you made). If your transfer completes after 30 April 2027, the Offer will not apply (unless you already qualified for the Offer from an earlier date due to qualifying contributions that you made). Final salary / defined benefit pension transfers do not qualify.
- **If transferring external pensions and you need longer to decide**, please use the online registration form, call our Helpdesk or send us a Secure Message through your online account by 11:59pm on 31 July 2026 to extend the offer period in relation to your transfer only (i.e. not in relation to contributions). You will then have until 31 October 2026 to apply to transfer.
- The Offer will apply to any holding you have in the HL Ready-Made Pension Plan between 1 May 2026 and 30 April 2027. The Offer will not apply to any other investment you may hold in the HL SIPP.
- The Offer is only available in the HL SIPP. It is not available in the HL SIPP Drawdown, HL Group SIPP or any other HL products. If you apply for Drawdown before 30 April 2027, the Offer will cease to apply on any value you hold in Drawdown.

How the charge discounts will work

- If you qualify for the Offer:
- The **account charge**, normally 0.15%, will not apply until May 2027.
- For the **fund charge**, normally 0.30%:
 - You will receive a payment in your HL SIPP during the first 10 working days of May 2027.
 - The payment will be calculated using the value of your holding in the HL Ready-Made Pension Plan on the days you were invested and be equivalent to the annual Fund Charge of 0.30% that would typically apply.
- If you close your HL SIPP on or before 30 April 2027, you will not receive this payment.
- The payment will be made as cash to the income account in your HL SIPP, and treated as a Loyalty Bonus Payment. Once the Loyalty Bonus on your income account reaches £10, it is typically reinvested – see section A3 in our HL SIPP Terms & Conditions.

Transaction costs may apply within the HL Ready-Made Pension Plan, for example when the managers buy or sell investments. These are deducted from the fund's assets and are typically between 0.01% and 0.10% a year. These are not covered by the Offer.

Suspension or removal: We reserve the right to remove or suspend the Offer at any time for any reason, including legal or regulatory reasons by posting a notice on our website. If the Offer ends early, all qualifying applications received before the notice will still be accepted. You can opt out of the Offer at any time by contacting our Helpdesk on 0117 900 9000.

Governing Law: These terms are governed by the laws of England and Wales and are subject to the exclusive jurisdiction of the courts of England and Wales.

Company Information: This Offer is provided by Hargreaves Lansdown Asset Management Limited (company number 01896481), whose registered office is 1 College Square South, Anchor Road, Bristol, BS1 5HL. References in these terms and conditions to "our", "us" or "we" are to Hargreaves Lansdown Asset Management Limited.