

ADVANCED PLUS Contribution & Fee Schedule

OPES, SENTINEL, COPIA QNUPS

For use by new applicants that want the greatest degree of investment flexibility. Including but not limited to: deposit/term accounts, discretionary investment management, investment platforms, listed/unlisted equity, investment property, life company bonds. All investments are at the Trustee's discretion and may attract an additional cost.

Entry Level	
Minimum initial contribution	£150,000

Establishment Fee	
Payable on establishment.	0.375%
The establishment fee covers work in establishing your plan and receipt of the initial contribution. Should the assets include private company/unlisted shares or private debt instruments, the minimum fee for establishment is £2,000.	Min £1,250 / Max £3,750

Annual Responsibility Fee	
Payable annually on the 1st January, fees will be pro rata from the month of establishment.	0.375%
The annual fee covers the Trustee and Plan Administrator's ongoing responsibility and duties to you, as the Member.	Min £1,250 / Max £3,750

Activity Fees		
Activity and service fees are charged on specific activities in addition to the annual responsibility fee:		
Ad hoc Contribution(s)	Minimum contribution value £10,000	£250 per contribution or 0.375% if greater (subject to cap)
Changes to Named Beneficiaries	Appointment/Removal	£100 per notification
Lump Sum/Capital payment		£100
Establishment or amendment of Income Payments		£150
Remitting bank's charges for distribution of Lump Sum or Income Payments <small>(Excluding any third party/correspondent bank charges).</small>	CHAPS – Sterling	£23
	Swift – Sterling, Euro or US Dollar	£36 or currency equivalent
	BACS – Sterling UK only	Free
Investment Transaction Charges <small>(A switch within a life policy is defined as one instruction to the Life Company. This instruction may adjust/change holdings within more than one underlying investment).</small>		£75 per transaction
Investment Valuation	One annual valuation Additional ad hoc valuation	Included £150 per valuation
Loan (where permissible)	Set up Fee Amendment Fee (per amendment or revaluation)	£500 £500
Switch from Savings Option to Retirement Option		£500
Adviser Agreement	Change of Adviser	£100

Activity Fees continued		
Document Replacement	Copy documents	£50 per item
Transfer Out/Termination	Transfers out and Termination are at the Trustee's discretion.	£1,250
Proxys, resolutions, special resolutions, instrument amendments, share transfers and other corporate and/or shareholder activities	This fee applies to all activities resulting from holding private equity or debt instruments outside the activities listed.	Min £500 subject to time charged
Other expenses	Any activities not covered in the above table will be subject to a fee charged on a time cost basis. Time costs will only be incurred with prior notice to the Member and will be charged at our published hourly charge out rates.	

Investment Fees
Fees will be charged by your chosen investment and/or life bond provider, including but not limited to: initial, annual, performance and/or redemption charges. Your Professional Adviser should provide you with details.

Notes
<ul style="list-style-type: none"> Where the Plan remains unfunded 90 days from establishment, OTAP will send you an invoice for the establishment fee. The annual Compliance and Regulatory Responsibility charge is £25 plus 0.06% over £1m for all members. This fee will be collected at the same time as the annual responsibility fee. Fees will be taken in the currency of your plan equivalent to the GBP amount. A minimum cash balance will be required. All fees are subject to change, please refer to our website to view the current fee schedules.

Client Declaration
I have read, understand and accept the charges presented in this fee schedule. I confirm that my financial adviser has advised me of all additional fees and charges relating to any life company bond and underlying investments.
Client Signature: _____ Date: _____
Client Name: _____

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We strongly recommend that clients take regulated financial and investment advice relevant to their individual circumstances. It is the responsibility of clients and their advisers to review the advice and investments at least annually. The product terms, risks and charges (including: initial, annual and exit) should be considered, understood and agreed with your Financial/Investment Adviser.

Past performance is not a reliable indicator of future results. Investment values and the income from them can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount initially invested.

Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website:
www.trustandpension.com/legal-and-regulatory

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