

# Contribution & Fee Schedule

## COPIA Guernsey

For use by applicants residing in Guernsey.

Entry Level	
Minimum initial single contribution or transfer.	£25,000

Establishment Fee	
Payable on establishment.	£250
The establishment fee covers all work in establishing your plan and receipt of the initial contribution.	

Annual Responsibility Fee	
Payable annually in advance.	£250
The annual fee covers the Trustee and Plan Administrator's ongoing responsibility and duties to you, as the Member.	

Investment Platform Fee	
<b>Custody Charges</b>	% per annum
1st £150k	0.60
Next £250k	0.55
Next £250k	0.50
Next £250k	0.40
Thereafter	0.30
<b>Investment fund purchases included at establishment</b>	
Investment upto £150k -	4 transactions included
Investments over £150k - £50 thereafter	8 transactions included

Activity Fees		
Activity and service fees are charged on specific activities in addition to the annual responsibility fee:		
<b>Ad hoc Contribution(s)/Transfer In</b>	Minimum contribution value £1,000	£100 per contribution
<b>Changes to Named Beneficiaries</b>	Appointment/Removal	£100 per notification
<b>Lump Sum/Capital payment</b>		£100
<b>Establishment or amendment of Income Payments</b>		£150
<b>Remitting bank's charges for distribution of Lump Sum or Income Payments</b> <small>(Excluding any third party/correspondent bank charges).</small>	CHAPS – Sterling	£23
	Swift	£36 or currency equivalent
	BACS – Sterling UK only	<b>Free</b>
<b>Investment Transaction Charges</b>		£50 per transaction
<b>Investment Valuation</b>	One annual valuation	Included
	Additional ad hoc valuation	£75 per valuation
<b>Loan</b> (where permissible)	Set up Fee	£500
	Amendment Fee (per amendment or revaluation)	£500
<b>Adviser Agreement</b>	Change of Adviser	£100
<b>Document Replacement</b>	Copy documents	£50 per item

**Activity Fees continued**

<b>Transfer Out/Termination Fees</b>	Transfers out and Termination are at the Trustee's discretion.	£750
<b>Other expenses</b>	Any activities not covered in the above table will be subject to a fee charged on a time cost basis and will be charged at our published hourly charge out rates.	

**Investment Fees**

Additional fees may apply with regard to your chosen investment including but not limited to: initial, annual, performance and/or redemption charges.

Please consult your financial adviser for details.

**Notes**

- The annual Compliance and Regulatory Responsibility Charge is £25 for all members.
- Fees will be taken in the currency of your plan equivalent to the GBP amount.
- A minimum cash balance may be required.

Guernsey Administrator of Income Tax Limit:

The Guernsey Administrator of Income Tax sets a limit on the amount of tax relief that can be claimed by Guernsey tax residents. Please consult your professional adviser for details.

**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 underlying investments.

**Client Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Client Name:** \_\_\_\_\_

July 2018

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