



# Introducing **ACCESS**

## Low cost, low entry to Overseas Trust and Pension's product range

ACCESS has been developed to provide a low cost, low-entry product option for OPES, SENTINEL, COPIA and Portfolio Trust. Available immediately, ACCESS brings you a highly competitive, modern solution which offers an affordable entry level, low set-up and ongoing fees, multi-currency choice and unrestrained investment selection.

ACCESS complements our ADVANCED and ADVANCED PLUS arrangements and replaces the STANDARD option that limited investments to Kleinwort Benson funds.

### What is ACCESS?

**ACCESS is a new flexible product option that gives advisers and their clients access to:**

- ✓ A lower minimum entry-level of £50,000 across all products
- ✓ Discounted establishment fee of £495
- ✓ Reduced annual fee of £475
- ✓ Free dealing on establishment\*
- ✓ RDR compliant
- ✓ Overseas Trust and Pension Investment Platform
  - Multiple currency options
  - A broad international universe of collective investments, stocks and shares
  - A reducing custody charge as a client's investment value increases

The Overseas Trust and Pension Investment Platform is provided by Platform Securities International Ltd, which is part of Fidelity Information Service ("FIS"). FIS is a Fortune 500 company and the world's largest global provider of financial technology solutions. They employ 55,000 staff members world-wide and process transactions annually, moving more than \$9 trillion around the globe. This benefits Overseas Trust and Pension clients and advisers through:

- Improved processing power
- Enhanced operational efficiency for trading and settlement
- A world-class secure environment to hold investments
- Significant investment choice

## A model for all investors

Advisers can construct investment portfolios from a multitude of collective investment funds and securities listed on all the major international stock exchanges. This allows for the creation of truly international investment portfolios, customised to a client's investment needs.

ACCESS works equally well for sophisticated investors looking to invest larger sums using bespoke investment strategies together with investors looking to commit smaller amounts, holding managed funds or simpler portfolios.

Straight through processing eliminates the need for dealing with third party vendors, which facilitates efficient product set-up, and allows all investment strategies to be put in-place quickly and cost-effectively.

## Retail Distribution Review ("RDR") compliant:

ACCESS demonstrates our commitment to new model advisers by complying fully with RDR and facilitates multiple fee arrangements, which includes:

- Initial advice fee as a percentage or a fixed amount
- Ongoing advice fees as a percentage or fixed amount

*Initial advice fees are paid at the point of investment and on-going advice fees are paid quarterly in arrears\*\*.*

### Pricing options

Establishment Fee	£495
Annual Trustee Fee	£475

### Custody charges

No upfront fee.

Tier 1: First £150,000	0.60% p.a
Tier 2: Next £250,000	0.55% p.a
Tier 3: Next £250,000	0.50% p.a
Tier 4: Next £250,000	0.40% p.a
Tier 5: Thereafter	0.30% p.a

The OTAP Investment Platform can also be utilised under **ADVANCED PLUS** at a specially discounted flat rate of 0.25%.

### \*Transactional charges

- Free dealing on up to 4 holdings at set-up on contributions under £150K
- Free dealing on up to 8 holdings at set-up on contributions which exceed £150K
- £50 per trade thereafter

*\*\* Payment of servicing or management fees are only made where the accrued fee is £500 or more. Fees of less than £500 roll up on a quarter-by-quarter basis and are paid once they equal or exceed £500.*

### Switch to ACCESS today

Advisers wishing to take advantage of ACCESS by switching clients from STANDARD and ADVANCED options to ACCESS or utilising the ACCESS investment engine in ADVANCED PLUS should contact us directly so we can assist with this. No fees are charged by Overseas Trust and Pension to facilitate this and a switch form is available.

To switch your clients to ACCESS at no charge, you can email us: [info@trustandpension.com](mailto:info@trustandpension.com) or speak to your usual representative.

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