

Activity Fee Schedule

Activity Fees

Activity and service fees are charged on specific activities in addition to the annual responsibility fee:

Ad hoc Contribution(s)	Per contribution	£250 or 0.375% if greater (subject to cap)
Lump Sum / Benefit Payment	Per Payment	£100
Regular Payments	Set-up or Amend	£150
	Annual Fee	£100
Investment Transaction Charges <small>(Direct holdings, setting up new accounts and similar may incur time based charges)</small>		£75
Investment Valuation	One annual valuation	Free
	Additional ad hoc valuation	£150
Change to or establishment of an additional investment account or bond	Account Set-up	£100 [∞]
	Annual Fee per additional account	£100*
Change of Investment Direction	Switching between Third-Party and Member Direction	£250
Product Switch (not upgrade)	Transferring from one Product to another	£500
Loan	Set-up Fee	£500
	Annual Fee	£100
Change of Product Option	Switching between ACCESS, ADVANCED or ADVANCED PLUS	Subject to prorate annual fee
Plan Segregation	Establishment Fee for additional sub-fund	£375
	Annual Responsibility Fee for additional sub-fund	£375
Adviser Agreement	Change/Removal of Adviser, Client Agreement, Letter of Authority	£100
Adviser Fees	Per advice fee invoice payment	£100
Document Replacement	Per document	£50
Benefit/Tax Certificate	Per certificate	£100
Changes to Named Beneficiaries	Per Appointment or Removal	£100
Transfer Out/Termination	Transfers out and Termination are at the Trustee's discretion	£1,250

Third-Party Fees

Additional third-party fees may apply in respect of your chosen investment, including but not limited to: initial, annual, performance and/or redemption charges.

*Esoteric investments etc, may attract additional time based charges. Please contact us with details of the proposed investment for details.

Third Party costs such as bank charges will be charged to the Members account.

Other expenses

Any activities not covered in the above table or non-standard activities will be subject to a fee charged on a time cost basis. Time costs will only be incurred to the Member and will be charged at our published hourly charge out rates.

Position	Hourly rate
Director	£395
Senior client services/Accountant	£265
Client services/Bookkeeper	£130

Time is recorded in units of 6 minutes. Please note that all rates are subject to an annual review from 1st January each year.

Notes

- The annual Compliance and Regulatory Responsibility charge is £45 plus 0.06% over £1m for all members. This fee will be collected at the same time as the annual charge.
 - ∞For Advanced Plus, the first two investment accounts are free, thereafter and investment charge applies. For all other Product options, only the first investment account is free.
 - Fees will be taken in the currency of your plan equivalent to the GBP amount. OTAP reserves the right to change the base currency used for determining fees without notice.
 - A minimum cash balance will be required.
 - All fees are subject to change, please refer to our website to view the current fee schedules.
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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.

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