

## ACCESS Contribution & Fee Schedule

### OPES, SENTINEL, COPIA QNUPS

For use by new applicants investing with the Overseas Trust & Pension Investment Platform.

Entry Level		
Minimum initial contribution		£50,000
Establishment Fee		
Payable on establishment.		£495
The establishment fee covers work in establishing your plan and receipt of the Initial contribution.		
Annual Responsibility Fee		
Payable annually on the 1st January, fees will be pro rata from the month of establishment.		£475
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)</b>	Minimum contribution value £10,000	£250 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>Switch from Savings Option to Retirement Option</b>		£500

Activity Fees continued		
<b>Adviser Agreement</b>	Change of Adviser	£100
<b>Document Replacement</b>	Copy documents	£50 per item
<b>Transfer Out/Termination Fees</b>	Transfers out and Termination are at the Trustee's discretion.	£1,250
<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
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"> <li>Where the Plan remains unfunded 90 days from establishment, OTAP will send you an invoice for the establishment fee.</li> <li>The annual Compliance and Regulatory Responsibility charge is £25 for all members. This fee will be collected at the same time as the annual charge.</li> <li>Fees will be taken in the currency of your plan equivalent to the GBP amount.</li> <li>A minimum cash balance will be required.</li> <li>All fees are subject to change, please refer to our website to view the current fee schedules.</li> </ul>

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.
<b>Client Signature:</b> _____ <b>Date:</b> _____
<b>Client Name:</b> _____

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Overseas Trust and Pension Ltd is an authorised financial services provider in terms of the South African Financial Advisory and Intermediary Services Act with FSP number 47261.

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Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website:  
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