

# ACCESS Contribution & Fee Schedule

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For applicants investing with the Overseas Trust and Pension Investment Platform.

<b>Entry Level</b>		
Minimum initial contribution		£50,000
<b>Establishment Fee</b>		
Payable on establishment.		£495
The establishment fee covers work in establishing your plan and receipt of the initial contribution.		
<b>Responsibility Fee</b>		Per month
The fee covers the Trustee and Plan Administrator's ongoing responsibility and duties to you, as the Member.		£41.25
<b>Investment Platform Fee</b>		
<b>Custody Charge</b>		% per annum
		0.50
<b>Brokerage Charge</b>		% per trade
Charges for equity and fund dealing in major markets.		0.20
Different charges may apply for bond and esoteric markets. A minimum charge of £25 may apply in certain circumstances.		
<b>Activity Fees</b>		
Activity and service fees are charged on specific activities in addition to the annual responsibility fee:		
Ad hoc Contribution(s)	Per contribution	£275
Lump Sum / Benefit Payment	Per Payment	£115
Regular Payments	Set-up or Amend	£150
	Annual Fee	£100
Investment Transaction Charges <small>(Please see Notes on Page 2)</small>	Per Investment Transaction	£85
Investment Valuation	One annual valuation	Free
	Additional ad hoc valuation	£150
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	£115
Adviser Fees	Per advice fee invoice payment	£100
Document Replacement	Per document	£50
Changes to Named Beneficiaries	Per Appointment or Removal	£100
Benefit/Tax Certificate	Per certificate	£100
Transfer Out/Termination	Transfers out and Termination are at the Trustee's discretion	£1,375

### 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.

Third Party costs such as bank charges will be charged to the Member's 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	£405
Senior client services/Accountant	£275
Client services/Bookkeeper	£140

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

- Where the Plan remains unfunded 60 days from establishment, OTAP will send you an invoice for the establishment fee.
- The Investment Transaction charge is the charge for processing investment transactions and is a fixed fee, irrespective of the number of trades involved in that transaction.
- 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.
- OTAP may be entitled to a share of remuneration, commissions, payments, fees or charges from third-party providers, where applicable.
- 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 I have been advised of all additional fees and charges relating to any life company bond and underlying investments.

Client Signature

Client Name

Date (dd mm yy)

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Overseas Trust and Pension Limited is an authorised financial services provider with the Financial Sector Conduct Authority ("FSCA") - FSP number 47261.

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