

# ADVANCED Contribution & Fee Schedule

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For applicants investing in a wide range of funds via a life company bond.

<b>Entry Level</b>		
Minimum initial contribution		£100,000
<b>Establishment Fee</b>		
Payable on establishment.		£875
The establishment fee covers work in establishing your plan and receipt of the initial contribution.		
<b>Annual Responsibility Fee</b>		
Payable annually on the 1st of January, fees will be pro rata from the date of establishment.		£995
The annual fee covers the Trustee and Plan Administrator's ongoing responsibility and duties to you, as the Member.		
<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	£295
Lump Sum / Benefit Payment	Per Payment	£120
Regular Payments	Set-up or Amend	£160
	Annual Fee	£105
Investment Transaction Charges <small>(Please see Notes on Page 2)</small>	Per Investment Transaction	£90
Investment Valuation	One annual valuation	Free
	Additional ad hoc valuation	£155
Change to or establishment of an additional investment account or bond with OTAP preferred providers	Account Set-up	£175
	Annual Fee per additional account	£105*
Change of Investment Direction	Switching between Third-Party and Member Direction	£260
Plan Switch (not upgrade)	Transferring from one OTAP Plan to another	£525
Loan	Set-up Fee	£525
	Annual Fee	£105
Change of Product Option	Switching between ACCESS, ADVANCED or ADVANCED PLUS	Subject to prorate annual fee
Plan Segregation	Establishment Fee for additional sub-fund	£395
	Annual Responsibility Fee for additional sub-fund	£395
Adviser Agreement	Change/Removal of Adviser, Client Agreement, Letter of Authority	£120
Adviser Fees	Per advice fee invoice payment	£105
Document Replacement	Per document	£75
Changes to Named Beneficiaries	Per Appointment or Removal	£105

Benefit/Tax Certificate	Per certificate	£105
Transfer Out/Termination	Transfers out and termination are at the Trustee's discretion. Time costs may apply, minimum fee.	£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.

\*Esoteric investments etc, may attract additional time based charges.

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	£425
Senior client services/Accountant	£290
Client services/Bookkeeper	£150

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.
- The annual Compliance and Regulatory Responsibility charge is £85 plus 0.06% over £1m for all members. This fee will be collected at the same time as the annual charge.
- 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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