

ADVANCED PLUS Contribution & Fee Schedule

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For applicants that want the greatest degree of investment flexibility. Including but not limited to: discretionary investment management, investment platforms, listed/unlisted equity, investment property, life company bonds. All investments are at the Trustee's discretion and may attract an additional cost.

Entry Level

Minimum initial contribution	£150,000
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Establishment Fee

Payable on establishment.	0.375%
	Min £1,250
The fee covers work in establishing your plan and receipt of the initial contribution. Should the assets include private company/unlisted shares or private debt instruments, the minimum fee for establishment is £2,000.	Max £4,250

Annual Responsibility Fee

Payable annually on the 1st of January, fees will be pro rata from the date of establishment.	0.375%
	Min £1,250
The annual fee covers the Trustee and Plan Administrator's ongoing responsibility and duties to you, as the Member.	Max £4,250

Activity Fees

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

Ad hoc Contribution(s)	Per contribution	£275 or 0.375% if greater (subject to cap)
Lump Sum / Benefit Payment	Per Payment	£115
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>		£85
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	£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.

*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	£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 annual Compliance and Regulatory Responsibility charge is £65 plus 0.06% over £1.133m 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 the 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.

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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