

ADVANCED Contribution & Fee Schedule

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

| Entry Level | | |
|---|--|-------------------------------|
| Minimum initial contribution | | £100,000 |
| Establishment Fee | | |
| Payable on establishment. | | £875 |
| The establishment fee covers work in establishing your plan and receipt of the initial contribution. | | |
| Annual Responsibility Fee | | |
| 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. | | |
| Annual Compliance and Regulatory Responsibility Fee | | |
| This fee will be collected at the same time as the annual charge. | | £95 plus 0.06% over £1m |
| Activity Fees | | |
| 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 | £126 |
| Regular Payments | Set-up or Amend | £170 |
| | Annual Fee | £110 |
| Investment Transaction Charges <small>(Please see Notes on Page 2)</small> | Per Investment Transaction | £95 |
| 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 | £184 |
| | Annual Fee per additional account | £110* |
| Change of Investment Direction | Switching between Third-Party and Member Direction | £260 |
| Plan Switch (not upgrade) | Transferring from one OTAP Plan to another | £550 |
| Loan | Set-up Fee | £525 |
| | Annual Fee | £110 |
| Change of Product Option | Switching between ACCESS, ADVANCED or ADVANCED PLUS | Subject to prorate annual fee |
| | Establishment Fee for additional sub-fund | £395 |
| Plan Segregation | Annual Responsibility Fee for additional sub-fund | £395 |
| | Change/Removal of Adviser, Client Agreement, Letter of Authority | £126 |

| | | |
|--------------------------------|---|--------|
| Adviser Fees | Per advice fee invoice payment | £110 |
| Document Replacement | Per document | £80 |
| Changes to Named Beneficiaries | Per Appointment or Removal | £110 |
| Benefit/Tax Certificate | Per certificate | £110 |
| Transfer Out/Termination | Transfers out and termination are at the Trustee's discretion. Time costs may apply, minimum fee. | £1,475 |

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 | £450 |
| Senior client services/Accountant | £305 |
| Client services/Bookkeeper | £160 |

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 90 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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