

Activity Fee Schedule

Compliance and Regulatory Responsibility Fee

This fee will be collected at the same time as the annual charge.

£95 for all members.

ADVANCED members will be charged an additional 0.06% of value over £1m

ADVANCED PLUS members will be charged an additional 0.06% of value over £1.2m

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 or 0.375% if greater (subject to cap)
Lump Sum / Benefit Payment	Per Payment	£126
Regular Payments	Set-up or Amend	£170
	Annual Fee	£110
Investment Transaction Charges <small>(Direct holdings, setting up new accounts and similar may incur time based charges)</small>		£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 ^o
	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
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	£126
Adviser Fees	Per advice fee invoice payment	£110
Document Replacement	Per document	£80

Benefit/Tax Certificate	Per certificate	£110
Changes to Named Beneficiaries	Per Appointment or Removal	£110
Transfer Out/Termination	Transfers out and Termination are at the Trustee's discretion. Time costs may apply.	£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. 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	£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

- ∞For Advanced Plus, the first two investment accounts are free, thereafter and 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.
- OTAP may be entitled to a share of remuneration, commissions, payments, fees or charges from third-party providers, where applicable.
- A minimum cash balance will be required.
- All fees are subject to change, please refer to our website to view the current fee schedules.

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