

# ACCESS Contribution & Fee Schedule

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>Annual 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>Annual Compliance and Regulatory Responsibility Fee</b>		
This fee will be collected at the same time as the annual charge.		£95
<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)	Minimum contribution value £10,000	£295 per contribution
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 of Investment Direction	Switching between Third-Party and Member Direction	£260
Plan Switch (not upgrade)	Transferring from one OTAP Plan to another	£550
Change of Product Option	Switching between ACCESS, ADVANCED or ADVANCED PLUS	Subject to prorated annual fee
	Establishment Fee for additional sub-fund	£395
Plan Segregation	Annual Responsibility Fee for additional sub-fund	£395

Loan	Set-up Fee	£525
	Annual Fee	£110
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
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.

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	£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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