

ADVANCED Contribution & Fee Schedule

OPES, SENTINEL, COPIA

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)	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 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)

Overseas Trust and Pension (OTAP) is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (the Companies) are licensed by the Guernsey Financial Services Commission under the regulation of Fiduciaries, Administration Businesses and company Directors, etc (Bailiwick of Guernsey) law, 2020. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is 2nd Floor Elizabeth House, Les Ruettes Brayes, St Peter Port, Guernsey, GY1 1EW. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD. Overseas Trust and Pension Limited is an authorised financial services provider with the Financial Sector Conduct Authority ("FSCA") – FSP number 47261. The Companies do not offer financial, investment or tax advice, any information provided should not be considered as such. The Companies accept no legal liability for losses, damages or expenses which you may incur or suffer directly or indirectly by using this information. We endeavour to make sure the information is accurate and up-to-date however, no warranty is given as to the accuracy or completeness of any information and no liability is accepted for any errors or omissions in such information. We strongly recommend that clients take regulated financial and investment advice relevant to their individual circumstances. It is the responsibility of clients and their advisers to review the advice and investments at least annually. The product terms, risks and charges (including: initial, annual and exit) should be considered, understood and agreed with your Financial/Investment Adviser. Past performance is not a reliable indicator of future results. Investment values and the income from them can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount initially invested. Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website: www.trustandpension.com/legal-and-regulatory