

ADVANCED PLUS Contribution & Fee Schedule

OPES, SENTINEL, COPIA

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
------------------------------	----------

Establishment Fee

Payable on establishment.	0.375%
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 £2,140.	Min £1,435 Max £4,875

Annual Responsibility Fee

Payable annually on the 1st of January, fees will be pro rata from the date of establishment. The annual fee covers the Trustee and Plan Administrator's ongoing responsibility and duties to you, as the Member.	0.375% Min £1,435 Max £4,875
---	------------------------------------

Compliance and Regulatory Responsibility Fee

This fee will be collected at the same time as the annual charge.	£115 plus 0.06% over £1.3m
---	-------------------------------

Activity Fees

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

Activity	Description	Fee
Ad hoc Contribution(s)	Per contribution	£295 or 0.375% if greater (subject to cap)
Lump Sum / Benefit Payment	Per Payment	£145
Regular Payments	Set-up / Amend / Review	£195
	Annual Fee	£130
Investment Transaction Charges <small>(Please see Notes on Page 2)</small>	Per Investment Transaction	£115
Investment Valuation	One annual valuation	Free
	Additional ad hoc valuation	£180
Change to or establishment of an additional investment account or bond with OTAP preferred providers	Account Set-up	£215 ^o
	Annual Fee per additional account	£130*
Change of Investment Direction	Switching between Third-Party and Member Direction	£300
Plan Switch (not upgrade)	Transferring from one OTAP Plan to another	£635
Loan	Set-up Fee	£600
	Annual Fee	£130
Change of Product Option	Switching between SELECT, ADVANCED or ADVANCED PLUS	Subject to prorate annual fee
Plan Segregation	Establishment Fee for additional sub-fund	£455
	Annual Responsibility Fee for additional sub-fund	£455

Adviser Agreement	Change/Removal of Adviser, Client Agreement, Letter of Authority	£145
Adviser Fees	Per advice fee invoice payment	£130
Document Replacement	Per document	£100
Changes to Named Beneficiaries	Per Appointment or Removal	£130
Benefit/Tax Certificate	Per certificate	£130
Transfer Out/Termination	Transfers out and termination are at the Trustee's discretion. Time costs may apply, minimum fee.	£1,660

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	£520
Senior client services/Accountant	£355
Client services/Bookkeeper	£190

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.
- ∞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.
- 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). They 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 Lefebvre Court, Third Floor, Block B, Lefebvre Street, St Peter Port, Guernsey, GY1 2JP. 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