

# Fee schedule

## ADVANCED PLUS

For clients who want the greatest degree of investment flexibility such as discretionary investment management, investment platforms, listed/unlisted equity, investment property and life company bonds.

### Entry level

Minimum initial contribution	£150,000
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### Establishment fee

Due upon funding your plan. Should your plan not be funded with 90 days of establishment, the fee will become due immediately and you will receive an invoice. If your spouse or partner opens and funds a plan with us, we will discount their establishment fee by 25%.

For establishing your plan, receiving the initial contribution, opening up to two investment accounts, and investing the contribution.	0.375% Min £1,555 Max £5,070
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### Annual fees

Due upon funding your plan, on receiving any additional contributions where %-based fees apply, and at the beginning of each year thereafter.

Annual responsibility fee	For our ongoing responsibilities and duties.	0.375% Min £1,555 Max £5,070
Annual compliance and regulatory responsibility fee	For our compliance and regulatory responsibilities.	£125
Ad valorem annual compliance and regulatory responsibility fee	For our additional compliance and regulatory responsibilities for higher value plans.	0.06% over £1,352,000

### Activity fees

Due upon performance of the applicable service, and where the activity recurs annually, at the beginning of each year thereafter.

Single additional contribution fee	Maximum fee applies to all contributions in aggregate. Once the maximum has been reached, further single additional contributions will be subject to the minimum fee.	0.375% Min £295 Max £5,070
Lump sum / benefit payment fee	Per payment.	£165
Regular payments setup or amend fee	Per benefit.	£215
Regular payments annual fee	Per benefit.	£150
Investment transaction fee	Per transaction, which may comprise multiple trades with the same investment provider.	£125
Investment valuation fee	Per valuation. First request each year and portal valuations are free of charge.	£200
Investment account setup or amend fee	Per change to or establishment of an investment account or bond. Minimum fee. Time charges may apply.	£235

Additional investment account annual fee	Per investment account over the two included as standard. Minimum fee. Time charges may apply.	£150
Private investment setup fee	For setting up or changing a private investment, such as shares or bonds. Minimum fee. Time charges may apply.	£550
Private investment annual fee	Per private investment. Minimum fee. Time charges may apply.	£350
Change of investment direction fee	Per change.	£330
Plan switch fee	Transferring out to another OTAP product, in lieu of a termination fee.	£695
Loan setup fee	Per change to or arrangement of a loan to or from the plan.	£655
Loan annual fee	Per loan to or from the plan.	£150
Plan segregation setup fee	Per sub-fund. Also applies where a portion of your plan is used to establish a separate annuity account under a new plan reference.	£500
Plan segregation annual fee	Per sub-fund. Also applies where a portion of your plan is used to establish a separate annuity account under a new plan reference.	£500
Adviser agreement fee	Per change or removal of adviser, client agreement or letter of authority.	£165
Adviser invoice payment fee	Per payment.	£150
Investment monitoring annual fee	For the trustee to monitor your plan's investments. Only applicable to all licensee directed plans or where investment direction has not been confirmed.	£185
Foreign registration of ownership	Initial registration on foreign registers of ownership.	£195
Foreign registration of ownership update and amendment fee	Updates and amendments to foreign registers of ownership.	£125
Document replacement fee	Per document.	£110
Changes to named beneficiaries fee	Per change or notification.	£150
Benefit / tax certificate fee	Per certificate.	£150
Termination fee	Minimum fee. Time charges may apply.	£1,725

### Notes

All fees and hourly rates are subject to change. Please refer to our website for the current rates. We will collect fees and charges from your plan to the extent that funds are available. We will send you an invoice if it is not possible to collect fees and charges from your plan. Some investments may attract an additional cost. Additional third-party fees may apply in respect of your chosen investment such as initial, annual, performance and/or redemption charges. Any activities not covered above or non-standard activities will be subject to a fee charged on a time spent basis in units of 6 minutes at the following rates:

Position	Hourly rate
Director	£570
Senior client services / Accountant	£390
Client services / Bookkeeper	£210

### Client declaration

I have read, understand and accept the charges presented in this fee schedule. I confirm that I am aware of and agree to all additional fees and charges relating to any investments held in the plan.

Signature \_\_\_\_\_ Name \_\_\_\_\_ Date (dd mm yy) \_\_\_\_\_

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