



HELPING YOU ON YOUR INVESTMENT JOURNEY

GUIDE TO CHARGES





The Investment Platform (TiP) has a simple and flexible charging structure that makes it easy for you to manage your investments efficiently and effectively. The charges that may apply are as follows:.

1) Establishment Charge

This fee is bespoke and deducted at outset and is reflected in a Reserve Account and is inclusive of the 1% standard fee for the account establishment where it will then draw down over a period selected by the investor that is no more than 10 years. The fee may vary depending on each investor and your advisor can provide you with the specific costs at the time of application.

2) Administration Charge

Our standard platform charge is calculated on the value of your investments held on TiP and is 0.55%p.a. This fee is accrued daily and deducted on a monthly basis.

3) Dealing Charges

The dealing fees will be no more than 20bps per thread for standard investments such as UCITS Funds and are to be borne by the client.

The dealing fees for MTN can be higher than for UCITS Funds and a cost can be provided upon request.

4) Annual Management Fee

An annual management fee may be agreed to be taken by an investment advisor. This will be a bespoke fee and based on the market value of the portfolio. The management fee will be calculated and accrued daily and deducted from the cash account on a monthly basis.

5) Bank Charges

All Bank Charges applied by The Custodian will be borne by the Client. Bank Charges are a minimum of EUR 35 per swift transaction. However, should any rebate be received from the custodian then this will be applied to the client's investment as rebate income according to the proportion of their shareholding to the total.

6) Out of Pocket Expenses

All out of pocket expenses will be passed onto the client in respect of his/her activities.

7) Exit penalties

Any redemptions or withdrawals will be subject to a potential exit fee. The exit fee applicable will equate to the value of the General Reserve Account. This is a bespoke charge and your advisor can provide you with specific details upon application.

8) What are the Underlying Fund Manager Charges?

Annual management charge plus additional charges and expenses. The amount a fund manager charges every year for the administration of their fund. This charge is factored into the NAV (net asset value) of the fund.

PRIVATE PLACEMENT INVESTMENTS

9) Dealing Fees for Private Placement Investments

The dealing fees will be up to 0.60% and all external charges and Swift charges, Bank Settlement Charges and Bank Charges will be and are to be borne by the client.

10) Bank Charges for Private Placement Investments

All Bank charges applied by the custodian will be borne by the client. These will vary per asset and a cost can be provided upon request

11) Administration and Custody Fee

The combined administration and custody can be as high as 0.7% per annum, based on the market value. This will vary per private placement asset and a cost can be provided upon request