

INDEPENDENT TRUSTEE COMPANY LTD

Intermediary - Charles McCarthy Insurances Ltd

Below is an outline of the pension products available with ITC that are governed by the CPC. The fees payable are divided between fixed percentage fees and fees that are variable and agreed with the Client at the time the pension scheme is being established:

CPC Related Pension Product	Implementation Fee	Annual Management Charge
ITC PRSA 1	0%	Variable
ITC PRSA 2	0%	Variable
ITC PRSA 3	0%	Variable
LEAP PRSA 1	0% - 3%	1%
LEAP PRSA 2	0% - 3%	0.75%
LEAP PRSA 3	0% - 3%	0.5%

In addition ITC provides a range of products and services that are not covered by the CPC. For the sake of completeness we have provided details of the fees that are agreed with the Intermediary by the client, but where payment is facilitated by ITC.

Pension Arrangement	Implementation Fee	Annual Management Charge
<i>ITC SSAS (Small Self-Administered Scheme)</i>	<i>Variable</i>	<i>Variable</i>
<i>ITC Buy out Bond (BOB)</i>	<i>Variable</i>	<i>Variable</i>
<i>ITC ARF (Approved Retirement Fund)</i>	<i>Variable</i>	<i>Variable</i>
<i>ITC AMRF (Approved Minimum Retirement Fund)</i>	<i>Variable</i>	<i>Variable</i>
<i>LEAP Small Self-Administered Scheme (SSAS)</i>	<i>Variable</i>	<i>Variable</i>
<i>LEAP Buy out Bond (BOB)</i>	<i>Variable</i>	<i>Variable</i>
<i>LEAP Approved Retirement Fund (ARF)</i>	<i>Variable</i>	<i>Variable</i>
<i>LEAP Approved Minimum Retirement Fund (AMRF)</i>	<i>Variable</i>	<i>Variable</i>