

INDEPENDENT TRUSTEE COMPANY – commission arrangements

HC hold an agency with Independent Trustee Company, however we are currently not receiving any commission.

CPC 116 Brokerage Declaration – Maximum Fees / Charges Single Contribution Product – Investment Only

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 HC Financial by the client, but where payment is facilitated by ITC.

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