

We have tried to make this Schedule clear but if you have any queries or suggestions please contact us.

You only pay for the facilities you use.

At outset both Initial and Annual charges are due. All fees are subject to VAT.

| Basic Charges | Initial | Annual |
|----------------------|---------|--------|
| Membership of Scheme | £250 | £250 |

If you wish to invest in assets outwith the One SIPP it will automatically trigger an increase in £100. This is the difference between 'The Liberty One SIPP' annual fee and 'The Liberty SIPP' annual fee. Please see the additional fees that this will incur on 'The Liberty SIPP' fee schedule. Movement to 'The Liberty SIPP' will not attract transfer charges as it will stay within the same scheme.

FEES FOR PUTTING FUNDS INTO THE SCHEME

| Transfers from other Pension Arrangements to Liberty | | |
|--|------------------|--|
| Cash Transfers | £50 per transfer | |
| Transfer of share portfolio | Nil | |

| Contributions | | |
|--|-----|--|
| Cash Contributions if paperwork completed prior to payment | Nil | |

FEES FOR PURCHASING AN ANNUITY AND DEATH BENEFITS

| | | |
|---|-----|--|
| Purchasing Annuity from insurance company, at any age | £50 | |
|---|-----|--|

| Death Benefits | | |
|---------------------------------|----------------|--|
| Lump Sum Payment to Beneficiary | £100 | |
| Dependents Pension | As for Pension | |

FEES FOR WRAP PLATFORM

Included in the membership to scheme initial and annual fee is access to Liberty's wrap which is provided by Ascentric

| Ascentric Platform Fees | | |
|---|--------|------------------|
| Platform charges (less than £60,000) | Nil | £60 + 0.15% |
| Platform charges (less than £1,000,000) | Nil | 0.25% (min £150) |
| Platform charges (more than £1,000,000) | Nil | 0.1% (min £150) |
| Price per electronic deal | £12.50 | - |
| Price per non-electronic deal | £20.00 | - |

There is also the ability for IFA's to create a model portfolio on the platform with charges of £60 per wrapper annually (subject to a £180 per year maximum); If the model portfolio is created by the IFA the dealing charges are as follows, £2 per electronic fund trade and £4 for LSE listed securities and non-electronic trades.

INVESTMENTS

| | | |
|---|------|-----|
| Nominee Account | £75 | £35 |
| FSA Regulated Collective Investment | £50 | £35 |
| Overseas Regulated or Unregulated Collective Investment | £125 | £35 |