



SUNTERA
GLOBAL

Channel Islands

Suntera CI Overseas QNUPS Fee Structure 2024

	Initial		Annual	
	%	Minimum/Maximum	%	Minimum/Maximum
QNUPS	0.375%	£1,400 / £4,300	0.375%	£1,400 / £4,300
	Unrestricted investment options (subject to Trustee approval)			
QNUPS ONE	-	£1,150	-	£1,150
	Restricted to one offshore investment bond			

The annual QNUPS fee includes the ongoing provision of the pension Trustee and its ongoing observance of regulatory and reporting requirements, based on the value of the fund, and includes the provision of the annual financials.

Activity Fees	
Activity and service fees are charged on specific activities undertaken by the Trustee and plan administrator and are in addition to the Annual Responsibility Fee:	
Pension Commencement Lump Sum	£130
Establishment or amendment of regular income payments	£180 set up / amendment fee £130 Annual Fee
General correspondence and information requests (other than relating directly to the establishment or amendment of pension payments)	Time spent basis*
Investment transaction charges	Deals placed directly by the Discretionary Wealth Manager – not charged by SPWGL Investment transactions placed by the Trustee – time spent basis* Changing the investment platform / opening a new investment account – time spent basis* Additional charges will apply to non-regulated investments such as direct property, unlisted shares, property syndicates, and other specialised investments
Bookkeeping	Time spent basis*
Valuation	Annual valuation – included in annual fee
Additional contributions(s)	Time spent basis*
Changes to named beneficiaries	Time spent basis*

Regulatory and compliance fees	£500 Periodic review including adviser suitability. £600 annual minimum Investment Performance Review fee for private clients (with no appointed investment advisor) or £400 annual minimum Investment Performance Review fee for clients with an appointed investment advisor £400 annual Automatic Exchange of Tax Information Provision of details of charges / commission – time spent basis*
Exit administration fees	£1,400 exit fee. Additional administration fees may be charged on a time spent basis for the disposal of investments

*Charges will be levied in relation to time spent in respect of administration services provided by the Trustee and will be billed to the member account. This is calculated using six-minute units, with charge-out rates depending upon seniority from £171 to £440 per hour. Fees will be automatically deducted from the scheme unless alternative arrangements have been made.

Sundry expenses may be incurred (e.g. where documents are sent by registered post or recorded delivery).

In addition, charges levied by Custodians, Bankers and Agents will be billed to the QNUPS.

Annual fees are shared between Suntera Private Wealth (Guernsey) Limited and Overseas Pension Company Limited.

This document will be updated from time-to-time and the latest version will apply.