



Fee Schedule

Please note, all accounts have a minimum investment level of £5,000.

1. Platform Charges

Ekorn will charge an annual platform fee of 0.20% per annum for providing you with our platform and custodian service.

The platform fee is applied across all assets on the platform and is calculated using the daily average balance and taken on a monthly basis.

2. Product Charges

Ekorn will apply an annual wrapper charge for using some of the products on our platform.

Product	Wrapper Charge
General Investment Account	None
Stocks and Shares ISA	None
Pension (accumulation)*	0.05% + VAT (min charge: £14.40 + VAT, max charge: £57.60 + VAT per annum) **
Pension (decumulation)*	0.10% + VAT (min charge: £14.40 + VAT, max charge: £144.00 + VAT per annum) **

* The accumulation wrapper charge applies to all pension assets until the customer enters decumulation, after which it is replaced by the decumulation wrapper charge.

** The wrapper charges are calculated and collected on a monthly basis. Pension wrapper charges are capped to a monthly maximum of 1/12th of the total maximum annual charge set out above, depending on the value of the pension. The minimum fee is calculated by 1/12th of the total minimum annual charge set above.

3. Trading and Investment Charges

Ekorn will apply a one-off fee for some trading and investment activities.

Item	Price
Fund transactions	None
UK ETF & Shares***	0.04% of the trade (minimum fee of £4.00)
Non-UK ETF & Shares***	0.065% of the trade (minimum fee of £6.50)
In Specie Transfer****	£15.00 per wrapper

*** This fee applies only on buying and selling ETFs and Shares within the portfolio.

**** Applies to transfers both in and out of the portfolio.