

## Schedule of Fees and Charges

### Remuneration in APT Wealth Management Limited

At APT Wealth Management Limited (“APT”), our clients and the members we work with are the centre of what we do and we strive to always put their interests first. Therefore, it is APT’s priority to provide clear and transparent information regarding our remuneration and our commission arrangements with various product producers.

In certain circumstances, APT is remunerated for its services by fees charged against clients assets or the receipt of commission paid by product producers.

APT receives minor non-monetary benefits from time to time which are designed to enhance the service we provide to clients, i.e. educational and training support.

### APT ARF & PRB Services

We provide clients with access to our MiFID regulated ARF and PRB Services. Remuneration for the provision of these services is by way of a once off set up fee and an annual administration fee. Where a client chooses to use our investment services a fund-based charge applies.

#### Definitions:

**Set-up fee** – this is a once off charge to cover the initial advisory and administration expenses incurred in establishing the investment service.

**Annual administration fee** – this is charged against the fund and is deducted quarterly to cover ongoing administration and advisory services.

**Fund-based charge** – this is charged against the fund to cover investment services.

### Remuneration

APT Service	Set up charge	Annual administration fee	Fund based charge
APT ARF	0% – 2.0%	0.50%	0.0% - 0.40%
APT PRB	0% – 2.0%	0.50%	0.0% - 0.40%

The specific Annual APT Advisory charge will be provided in the Investment Services Contract.

## APT Broker Services

We provide a wide range of services to our clients and trustees and consequently the amount of commission may vary depending on a number of factors, including the type of product, the length of time it is intended to last and the product producer selected by the client or trustees. Commission rates may vary from transaction to transaction. Charges on any product may vary depending on the level of commission paid. APT's advisors will always confirm the actual charges in respect of any product that is undertaken, before the client or trustees makes a final decision.

### Definitions:

**Initial commission** – The commission paid by the product producer when a client purchases a product such as Pension or Investment plan (Please refer to table 1 below for commissions paid).

**Advisory Charge** – An annual payment that is expressed as a percentage of the value of the client's assets under Advisory/Management.

**Annual/Renewal Commission** – This is a payment made by the Product Producer to APT Wealth Management.

**Financial Planning Charge** – This is a charge agreed in advance with the client in relation to financial planning services provided.

## Remuneration

**Table 1**

Life Company/Product Producer	% Initial Commission Range paid by the Life Co/Product Producer	% Advisory Charge Range (annual)
Aviva Insurance Ireland DAC	0% – 3.0%	0%-0.65%
Aviva Life & Pensions Ireland (including Friends First)	0% – 3.0%	0%-0.65%
Irish Life Assurance (ILA)	0% - 3.0%	0%-0.65%
New Ireland Assurance Company plc	0% – 3.0%	0%-0.65%
Standard Life	0% – 3.0%	0%-0.65%
Zurich Life	0% – 3.0%	0%-0.65%

## Group Risk

APT may receive commission for the placing of and provision of services for death in service and income protection benefits on behalf of corporate pension schemes. A commission of up to 6% of group death in service premiums and 12% of group income protection premiums may be paid to APT for these services.

The specific Annual APT Advisory charge will be provided in the Terms of Business.