

Independent Trustee Company Limited

Below is an outline of the pension products available with ITC that are governed by the CPC.

SmartChoice Financial Brokers Ltd. has access to establishing these products under our agency agreement with ITC.

The fees payable are divided between fixed percentage fees and fees that are variable and agreed with the client at the time the pension scheme is being established.

CPC Related Pension Product	Implementation Fee	Annual Management Charge
<i>ITC PRSA 1</i>	<i>0%</i>	<i>Variable</i>
<i>ITC PRSA 2</i>	<i>0%</i>	<i>Variable</i>
<i>ITC PRSA 3</i>	<i>0%</i>	<i>Variable</i>
<i>LEAP PRSA 1</i>	<i>0% - 3%</i>	<i>1%</i>
<i>LEAP PRSA 2</i>	<i>0% - 3%</i>	<i>0.75%</i>
<i>LEAP PRSA 3</i>	<i>0% - 3%</i>	<i>0.5%</i>

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 us and the client, but where payment is facilitated by ITC.

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

Independent Trustee Company Limited, part of ITC Group, is regulated by the Central Bank of Ireland. Registered in Ireland. Reg. no. 214999. Registered Address of Harmony Court, Harmony Row, Dublin 2.