

## Schedule of fees and charges.

Cost transparency is at the core of everything that we do, with all fees and charges affecting your personal and pension assets being fully disclosed in advance i.e. prior to us recommending and / or arranging a product / service.

This schedule contains a note of all the fees and charges in relation to all products and services.

### 1. Products and services which are regulated by the Central Bank of Ireland.

Certain services are provided on a commission basis whereby Harvest Financial Services Limited (Harvest) is paid directly by the product provider, however, these can be provided on a \*fee basis.

Harvest receive minor non monetary benefits from time to time which are designed to enhance the service we provide to clients e.g. a training day and access to research. Other non-monetary benefits received by Harvest will be priced and disclosed separately.

The Investment Advisory Platform:	<ul style="list-style-type: none"> <li>Initial fee: 2% of fund value.</li> <li>Annual fee: 0.5% of fund value, deducted monthly in arrears.</li> <li>The stockbroker charges an annual fee of 0.3% of the fund value<sup>^</sup>. Other charges as outlined in the stockbroker's charging schedule may apply.</li> <li>Annual management charges are applied by fund managers<sup>^</sup>. Depending on the type of account, stamp duty may apply<sup>^</sup>.</li> </ul>
The Harvest Advisory ARF:	<ul style="list-style-type: none"> <li>Set up fee: 2% of fund value.</li> <li>Annual administration fee: 0.5% of fund value.</li> <li>No wind up / transfer fee.</li> <li>The stockbroker charges an annual fee of 0.4% of the fund value<sup>^</sup>. Other charges as outlined in the stockbroker's charging schedule may apply.</li> <li>Annual management charges are applied by fund managers<sup>^</sup>. Depending on the type of account, stamp duty may apply<sup>^</sup>.</li> </ul>
Investment projects:	<p>Charges are determined on a case by case basis and will vary depending on the investment fund / product:</p> <ul style="list-style-type: none"> <li>commission / fees / split of profits can be paid by the product producer; and / or</li> <li>initial, annual and maturity fees can be paid by the investor*.</li> </ul>
Financial planning / investment advice:	Range of fee: €200 to €500 per hour*.
Wealth management advice:	An annual fee of 0.5% of the value of assets under advice*.
Insured policies e.g. protection, personal pension, PRSA, ARF, Group Risk, Master Trust, regular savings and investment:	A summary of the details of all arrangements for any fee, commission, other reward or remuneration provided by life assurance companies is on our <a href="#">website</a> . Alternatively fees can be paid directly by the client*.
Advice from our Employee Benefit Solutions team for group PRSAs:	<ul style="list-style-type: none"> <li>Set up fee for employer: €1,000*.</li> <li>Set up fee per employee: €500*.</li> <li>Annual administration fee: €300 per PRSA*.</li> </ul>
Bank deposits:	Up to 0.3% of certain bank deposits is paid by certain banks to Harvest <sup>^</sup> . Banks apply charges which vary depending on the credit institution, details are on the bank's websites <sup>^</sup> .

Receipt and transmission of orders:	<ul style="list-style-type: none"> <li>• Stockbrokers charge fees for executing trade orders of up to 1.5% of the value of the order and then pay up to half of these fees to Harvest for transmitting the order<sup>^</sup>. Other charges as outlined in the stockbroker's charging schedule may apply.</li> <li>• Depending on the type of account, stamp duty may apply<sup>^</sup>.</li> </ul>
The Investment Execution Only Platform:	<ul style="list-style-type: none"> <li>• Implementation charge: 0% of funds received into the account.</li> <li>• Annual charge: 0.3% of account value.</li> <li>• The stockbroker charges an annual fee of 0.3% of the account value<sup>^</sup>. Other charges as outlined in the stockbroker's charging schedule may apply.</li> <li>• Depending on the asset purchased, stamp duty may apply<sup>^</sup>.</li> </ul>
Group Pension Schemes:	<ul style="list-style-type: none"> <li>• Set up fee: €2,000*.</li> <li>• Annual administration fee: €100 per member subject to a minimum fee of €2,000*.</li> <li>• Fund based commission of up to 0.5% per annum*.</li> </ul>
The Harvest Platform (this product is closed to new entrants):	<ul style="list-style-type: none"> <li>• Initial unit trust fee of 2% of the purchase cost of the financial instrument which is collected following the buy order being placed and is charged in respect of investment advice.</li> <li>• The stockbroker charges a transaction fee of up to £75<sup>^</sup>.</li> <li>• Annual management charges are applied by fund managers<sup>^</sup>.</li> </ul>

## 2. Products which are not regulated by the Central Bank of Ireland.

The Monteria PRB, a buy out bond / personal retirement bond where our associate company, Harvest Trustees Limited, is the trustee:	<ul style="list-style-type: none"> <li>• Set up fee: 1% of fund value.</li> <li>• Annual administration fee: 1% of fund value.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Wind up fee: €3,000.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>
The Monteria Trust Post Retirement Fund, an ARF/AMRF where our associate company, Harvest Trustees Limited, is the trustee:	<ul style="list-style-type: none"> <li>• Set up fee: 1% of fund value.</li> <li>• Annual administration fee: 1% of fund value.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Fees for paying distributions from an AMRF: €250.</li> <li>• Fees for paying ad hoc distributions from an ARF: €250.</li> <li>• Wind up fee: €3,000.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>

### The following products are closed to new entrants:

The Harvest PRB, a buy out bond / personal retirement bond where Harvest Financial Services Limited is the trustee:	<ul style="list-style-type: none"> <li>• Annual administration fee: 1% of fund value.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Wind up fee: €3,000.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>
The Praxis, an ARF not established under an exempt unit trust:	<ul style="list-style-type: none"> <li>• Annual administration fee: 1% of fund value*.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Fees for paying ad hoc distributions from an ARF: €250.*</li> <li>• Wind up / transfer fee: €3,000*.</li> <li>• Additional fees are charged where assets are encashed prior to wind up*.</li> </ul>

The Self-administered Personal Retirement Account: Advisory Savings	<ul style="list-style-type: none"> <li>• 2% charge on contributions.</li> <li>• Annual trustee fee of 0.50% (under €200,000) or 0.25% (over €200,000) of the fund value as Harvest provide a unit trust structure to hold the assets.</li> <li>• Annual administration fee of 0.75% of the fund value of which 0.50% is paid to the PRSA provider.</li> <li>• Wind up fee may apply to the unit trust structure.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>
The Polaris, a Retirement annuity contract / personal pension plan:	<ul style="list-style-type: none"> <li>• Up to 2% charge maybe applied to contributions.</li> <li>• Up to 0.75% of fund value is paid by the life insurance company to Harvest.</li> <li>• Wind up fee: €1,500.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>
The Praxis, an ARF established under an exempt unit trust where Harvest Financial Services Limited is the trustee:	<ul style="list-style-type: none"> <li>• Annual administration fee: 1% of fund value.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Fees for paying ad hoc distributions from an ARF: €250.</li> <li>• Wind up fee: €3,000.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>
The Liberator, a Small Self Administered Scheme where our associate company, Harvest Trustees Limited, is the Pensioner Trustee:	<ul style="list-style-type: none"> <li>• Annual administration fee: €750 + 0.75% of fund value, capped at €4,500*.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Wind up fee: €2,000*.</li> <li>• Additional fees are charged where assets are encashed prior to wind up*.</li> </ul>
Exempt unit trust:	<ul style="list-style-type: none"> <li>• Annual administration fee: 1% of fund value.</li> <li>• Bank fees and negative interest may be charged.</li> <li>• Wind up fee: €1,500.</li> <li>• Additional fees are charged where assets are encashed prior to wind up.</li> </ul>

### 3. Services which are not regulated by the Central Bank of Ireland.

Retirement planning, advice and reviews:	Range of fee: €200 to €500 per hour depending on complexity involved*.
Commercial property administration:	<ul style="list-style-type: none"> <li>• Up to 1% of the acquisition cost for sourcing the property*.</li> <li>• Range of annual property administration fee: 3% to 5% of net rent*.</li> <li>• Additional fees are charged by third parties^.</li> </ul>
Residential property administration:	<ul style="list-style-type: none"> <li>• Range of initial fee for purchases: €1,000 to €2,500*.</li> <li>• Annual property administration fee: €500*. The annual property fee will be charged on a pro rata basis where the product is wound up / transferred.</li> <li>• Valuations (triennially for pre-retirement arrangements and annually for post-retirement arrangements): €100 to €150*.</li> <li>• Annual fee for public liability insurance: €250*.</li> <li>• Fee for sales: €750*.</li> <li>• Additional fees if using your own solicitor: €350 to €2,000*, depending on level of review of documentation.</li> <li>• Additional fees are charged for in specie transfers: €350*.</li> <li>• Additional fees* for administering costs in relation to property maintenance, for coordinating with third parties regarding a lien, etc.</li> <li>• Additional fees for co-ownership arrangements: minimum €1,500*.</li> <li>• Additional fees* are charged by third parties^.</li> <li>• Additional fees will be charged under separate engagement with Harvest Trustees Limited if lending finance is required based on an hourly fee range of €200 to €500* per hour.</li> <li>• Additional fees may apply if using your own property manager.</li> </ul>



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Ancillary services:	Range of fee: €200 to €500 per hour for additional work e.g. administering share certificates, processing dividends, processing notice to trustees and pension adjustment orders, historical valuations, investigations on historical holdings, etc.*
Currency conversion:	20% of the profit made by the provider is paid to Harvest^.
Investment vetting:	The charges are determined on a case by case basis and will vary depending on the regulation of the instrument.
The Harvest Platform trustee services (this product is closed to new entrants):	<ul style="list-style-type: none"> <li>An annual unit trust fee of up to 0.5% of the value of the account and is collected annually in arrears following the month-end of the anniversary of the establishment of the account.</li> <li>The stockbroker charges an annual nominee fee of £80 (£20 per quarter)^.</li> </ul>

**Notes:**

Harvest may make payments to our client's advisor for selling a product, details are available on request. Harvest may agree at its discretion to pay fees from a product to our client's advisor for certain services provided by that advisor in respect of the product.

The annual administration fee for unregulated products:

- can increase after three years if a capped fee is agreed;
- is payable in arrears (not less otherwise agreed);
- is based on the product value which is disclosed in the previous year's annual report (or the transfer value if it is the first annual administration fee); and
- is charged on a pro rata basis where the product is wound up / transferred.

Some fees and charges are indicative i.e. additional fees may apply where the product includes non-standard investments or where the default bank / solicitor is not used.

\*Certain fees are subject to VAT at the standard rate and is charged at the rate in force when the invoice is generated.

This schedule is effective from and correct as at the 1<sup>st</sup> of January 2023 and is subject to change without notice.

Third party charges are outside Harvest's control and may change in the future - additional charges may be applied by third parties^ e.g. banks may levy negative interest rates and charges in relation to cash held in stockbroking and bank accounts.

The information contained herein is based on Harvest's understanding of current Revenue practice as at December 2022 and may change in the future.

Please note the provision of the products and services which are not regulated by the Central Bank of Ireland do not require licensing, authorisation, or registration with the Central Bank of Ireland, and, as a result, are not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.

Harvest Financial Services Limited is owned by ILGWM Limited (a subsidiary of Irish Life Group), which is part of the Great-West Lifeco Group of companies.

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