

Intermediary Fee Schedule

Platform Processing Fee



A processing fee of % will be levied on all incoming cash amounts and inspecie transfers. This will be deducted from the client's cash account. This client acknowledges that the % deduction relates to the fees paid directly to Capital Advisory Group (UK). This fee is based on a scheduled investment term of a minimum of years. In the event of an exit before the minimum term there will be no rebate of the fees deducted.



Annual Account Fee

This fee is levied to cover the cost of administering the client's account. It is a fixed cost of EUR per annum. This is deducted from the clients cash account within 28 working days of receipt of incoming client monies and/or at the start of the following year.

This cost is remunerated to Moventum at 86 Euro per annum and Capital Advisory Group (UK) at EUR per annum.



Annual Service Fee

% p.a. is charged to the client's cash account per annum. This is charged quarterly by Capital Advisory Group (UK). The fee will be calculated on the monthly average of the account and charged quarterly on a pro rata basis at the end of each quarter.



Initial Fee

Published rate as determined by Fund House. This fee is only applicable to Mutual Funds.

A cap of % will be applied to all initial fees. The remaining charge will be rebated back to the clients Cash Transaction Account. Any "cap" applied is net of all transaction costs.

Exit Fee

No exit fee is charged by Capital Advisory Group (UK). Moventum will charge 45 EUR per ISIN for outgoing inspecie transfer. Please refer to Page 5 for Moventum's Fees and Charges.

Ticket Fees

0.2% per transaction (Minimum of 5 EUR and Cap at 25 EUR or currency equivalent). This fee is only applicable to Mutual Funds.

0.2% is levied per transaction (Minimum of 25 EUR) for Structured Products.

0.4% is levied per transaction (Minimum of 25 EUR) for Direct Equities.

0.2% is levied per transaction (Minimum of 14.99 EUR and Cap at 49.99 EUR) for ETF products.

Financial Adviser Bid/Offer Fees

% Entry Fee - ETF

% Entry Fee - Equities

% Entry Fees - Structured Notes

Custodian Fees

0.13% p.a. + reduced LUX VAT on all assets including cash. The fee will be calculated on the monthly average of the account and charged quarterly on a prorata basis at the end of each quarter.

Minimum Cash Balance

All applicable fees to the account can only be deducted if the account has sufficient cash balance available, for this reason a default % cash balance is retained within your account.

All of the above described fees and commissions are paid directly to the Capital Advisory Group (UK) except the Ticket and Custodian Fees.

Customer Signature

First Account Holder Signature

Second Account Holder Signature

Place and Date (dd/mm/yyyy)

Trustee Signature

Signature Trustee 1

Signature Trustee 2

Place and Date (dd/mm/yyyy)

Intermediary Fee Schedule

Product Fee

Establishment Period _____ Years **Quarterly Service Fee** _____ % per quarter **Quarterly Admin Charge** _____ % per quarter
Reducing to 0% after establishment period*

- A quarterly administration charge of _____ % will be levied on the account based on account value at a pro rata basis, with an annual account fee of € _____ to cover all parties' administration costs.
- A surrender charge will be levied on the account as the result of surrendering the policy, the figure remaining will be displayed by the client's "cash management account".
- The cash management account is a virtual representation of the full quarterly service fees over the term.
- A client may partially encash their account with no penalty, at any time up to _____ % of the initial premium.
- Capital Advisory Group (UK) reserves the right to make payment to cover marketing, distribution and other fees subject to the maximum fee payable under the Intermediary Fee Schedule. This may be taken in advance in lieu of future fixed costs.

Transactional Charges

☒ Initial Fee

Published rate as determined by Fund House. This fee is only applicable to Mutual Funds.
A cap of _____ % will be applied to all initial fees. The remaining charge will be rebated back to the clients Cash Transaction Account. Any "cap" applied is net of all transaction costs.

Ticket Fees

Ticket Fees are deducted from the clients Cash Transaction Account

- 0.2% per transaction (Minimum of 5 EUR and Cap at 25 EUR or currency equivalent). This fee is only applicable to Mutual Funds.
- 0.2% is levied per transaction (Minimum of 25 EUR) for Structured Products.
- 0.4% is levied per transaction (Minimum of 25 EUR) for Direct Equities.
- 0.2% is levied per transaction (Minimum of 14.99 EUR and Cap at 49.99 EUR) for ETF products.

Customer Signature

First Account Holder Signature

Second Account Holder Signature

Place and Date (dd/mm/yyyy)

Trustee Signature

Signature Trustee 1

Signature Trustee 2

Place and Date (dd/mm/yyyy)

Business Conditions

Fees and charges explained

All fees & charges will be deducted from one of the two cash accounts held within the policy. This will depend on the charge being deducted.

1. **Cash Management Account** - The portfolio comprises a mandatory cash element of % of the premium. This will be held in the Cash Management Account and any ongoing quarterly Service Fee will be deducted from this account.
2. **Cash Transaction Account** - Used to cover ongoing transactional costs such as Annual Account Fees, Quarterly Admin Charges, Ticket Fee and Custodian Fees. In the event that there is not sufficient cash in the transaction account to cover any charges, Capital Advisory Group (UK)/Moventum reserve the right to charge interest at the prevailing base rate. Outstanding charges may also be offset against future proceeds.
3. **Annual Account Fee** - This fee is levied to cover the cost of administering the client's account. It is a fixed cost of EUR per annum. This is deducted from the clients Cash Transaction Account within 28 working days of receipt of incoming client monies and/or at the start of the following year. This cost is remunerated to Moventum at 86 EUR per annum and Capital Advisory Group (UK) at EUR per annum.

Capital Advisory Group (UK) reserves the right to pay the Independent Financial Advisor their quarterly Service Fees in advance as a Processing Fee when the policy is first established. This payment will be equal to but not exceeding the fees due for the contractual duration of the account. In event of this, the fees will be amortized on a decreasing term of the account, in effect creating a virtual valuation for the Cash Management Account.

The % charge taken quarterly by Capital Advisory Group (UK) and the Independent Financial Advisor is taken from the Cash Management Account and is calculated based on the initial premium of the policy. The early encashment charge for a year plan is % of the initial premium reducing by % per quarter over years. There are no surrender penalties after this period.

Customer Signature

First Account Holder Signature

Second Account Holder Signature

Place and Date (dd/mm/yyyy)

Trustee Signature

Signature Trustee 1

Signature Trustee 2

Place and Date (dd/mm/yyyy)

CPflex (Fee structure)

New Account

Change of Fee Structure

From an existing MomentumPlus
accountto a CPflexstructure

Change of Account Type

From an existing Momentum account
to a CPflex structure

Account Registration

Movement Account Number			
First & last name of the first account holder			
First & last name of the second account holder			
IFA Name		IFA Number	2007702

Annual Service Fee Rate_____ % p.a plus VAT

The Account Holder(s) has/have appointed the undersigning adviser as his/their Financial Adviser. The Account Holder(s) agree(s) that his/their account be debited a yearly Service Fee at the above mentioned rate and that this fee be paid to his/their Financial Advisor. The fee will be calculated on the monthly average of the account and charged quarterly on a pro rata basis at each quarter's end plus VAT.

This form is an addendum to the Momentum S.C.A. Account Opening Form and sets the terms of the applicable Management/Administration fees for the CPflex account. The CPflex account is subject to the Momentum S.C.A. terms and conditions and the Price- and Service specifications.

This addendum may be amended from time to time by mutual consent of all parties.

Place / Date	Customer Signature(s)	IFA Signature

Account and deposit management

CPflex (Investment account with flexible fee structure)	86.00 EUR p.a. ²
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Interest Policy for cash accounts

Current interest rates can be found here:

<https://www.movement.lu/our-offer/for-private-investors>

Payment transactions

Service	Fees (EUR)
Money transfer in	Free of charge
Money transfer out - EU standard³	Free of charge
Money transfer out - Others⁴	
• Money transfer up to 100 EUR	5.00 EUR
• Money transfer over 100 EUR	0.10 % with a minimum of 10.00 EUR and a maximum of 50.00 EUR
Direct debits	
• Set-up / alteration / cancellation	Free of charge
• Collection	Free of charge
• Processing of return debit notes	20.00 EUR
Cheque presentation / drawing (EUR only)	50.00 EUR

Trading and Custody

Trading - Investment funds	
• In accordance with saving or withdrawal plans	Free of charge
• For instructions entered electronically by financial advisors	0.20 % with a minimum of 5.00 EUR and a maximum of 25.00 EUR
• Fund switch	10.00 EUR ⁵
Trading - Other securities e.g. equities, bonds (except US ISINs)	0.40 % of the trade amount in EUR with a minimum of 25.00 EUR
Trading - Structured Notes	0.20 % of the trade amount in EUR with a minimum of 25.00 EUR

Service	Fees (EUR)	
Trading - Exchange-traded Funds (ETFs)	Standard Conditions	Top 100 Conditions ⁶
One-Off Investment	0.20 % min 14.90 EUR max 49.90 EUR ⁸	14.90 EUR ⁷
Investment plan	0.20 % min 4.90 EUR ⁸	none
For non-electronic order placement (fax, letter, etc.)	A processing charge of 25.00 EUR in addition to the above stated charges	
Account transfer i. Instructions for Transfer in ii. Instructions for Transfer out	Free of charge 45.00 EUR per ISIN	
Custody	0.13% p.a. ⁹	

Other Services

Service	Fees (EUR)
Corporate actions	
• Voluntary ¹⁰	12.00 EUR
• Involuntary ¹¹	Free of charge
• Reinvestment of dividends for investment funds	Free of charge
Providing duplicates	
• Trade confirmations and account statements	15.00 EUR per document
• Tax statements	
• Other confirmations	100.00 EUR
Estate settlement	20.00 EUR
Account pledge	20.00 EUR
Issuing of a written account and deposit statement / information¹²	10.00 EUR
Postal mailing of invoices and notifications	12.00 EUR p.a. (charges will not apply when using AccountView Postbox)

¹ For services not listed in these Fees and Charges which are rendered according to a client's direct instructions, or in his/her interest, Movement reserves the right to charge a fee according to the complexity, time and effort involved. Possible third party charges will be passed on to the client in addition to the prices listed here.

² Account management fee payable in advance for the full year at the beginning of each calendar year or upon account opening. For account openings as from July 1st, of the current year, a yearly fee is charged at 50%. The account management fee does not apply to accounts in which solely Movement funds of funds are held.

³ In order to qualify as a EU standard transfer the following conditions must be met: (a) the transfer currency and the account currency are EUR; (b) the amount to be transferred does not exceed 50.000 EUR; (c) the transfer must be performed in the so called SHARE mode; (d) the transfer is initiated to an EU member state and (e) the IBAN (International Bank Account Number) of the beneficiary and the BIC (Bank Identifier Code) of the beneficiary's credit institute are stated.

⁴ Money transfers are effected by us in the so called SHARE mode as a matter of standard procedure (therefore, our fees are charged to the account of the remitter and the beneficiary bears the remaining charges). The fees charged by third party banks (in the scope of transfers in OUR mode) will be subsequently charged to the account of the remitter.

⁵ Only for switchable funds within the same fund family. 10.00 EUR are charged with each subscription.

⁶ If required, you can obtain the list of the Top 100 ETFs from your advisor.

⁷ Any additional brokerage fees may be included in the NAV.

⁸ Any additional brokerage fees may be included in the NAV.

⁹ Custody fee on all assets incl. cash of 0.13% p.a. + reduced Lux VAT payable at the end of each Quarter.

¹⁰ With this type of corporate action there are a number of dealing / trading alternatives (e.g. capital stock dividends). Movement provides information regarding these various alternatives and acts in accordance with the client's wishes.

¹¹ With this type of corporate action there are no dealing / trading alternatives (e.g. stock split). Movement executes the corporate action according to the requirements stipulated by the respective fund company.

¹² Unless legally owed without separate costs.

Customer Signature(s)