

APRIL 2020

Platform Service Fee

Fees will be charged monthly in arrears and are calculated on the daily closing mid-market value of the portfolio(s). Cash (other than when included in a 7IM or third party model portfolio) is exempt from the Platform Service Fee. 7IM do not apply any exit fees.

Portfolio Value	Platform Service Fee (per annum)
On the first £500,000	0.30%
On the balance of £500,000 to £1,000,000	0.25%
On the balance of £1,000,000 to £2,000,000	0.15%
On the balance of £2,000,000 to £5,000,000	0.08%
On the balance over £5,000,000	0.05%

Investments in 7IM Funds are not included in the Platform Service Fee above but are subject to a Platform Fee of 0.25% per annum. These funds also have the benefit of being offered on the Platform as a 7IM Platform share class (S) with the Annual Management Charge (AMC) of these funds 0.25% lower than the standard share class (C). Please note the AMC of the Real Return Fund Platform share class (S) is 0.10% lower than the standard share class (C).

7IM SIPP

7IM offers a Self Invested Personal Pension (SIPP) with no annual administration fee for those clients with a 7IM SIPP portfolio above £75,000 (a fee of £100 +VAT applies for 7IM SIPP portfolios below £75,000). For a full list of the charges, please refer to the 7IM SIPP Fees & Charges document.

Notes

- **Cash:**

Interest is payable on cash held on the 7IM Platform at a rate of Base Rate minus 0.75%. This will be calculated on a daily basis and paid to the portfolio six-monthly. If Base Rate is 0.75% or below, interest will not apply.

If accrued interest is less than £10 over a six-month period, no interest will be credited for that period.

- **Transferring cash and investments:**

There are no charges for cash transfers.

7IM makes no charge for transferring investments from or to another provider, but you should be aware that third party charges may apply.

- **Financial Adviser charges:**

A Financial Adviser may charge you up to 3.00% of the value of your investments as an initial / establishment fee or a per trade basis. 7IM does not make any initial charge.

Any ongoing payment to the Financial Adviser is in addition to the 7IM charges.

- **SIPPs, Offshore Bonds and other Tax Wrappers:**

7IM makes no additional charge for holding the wrapper on the 7IM Platform but there may be a charge levied by the wrapper provider.

In addition to our 7IM SIPP, we work with one other SIPP provider, DapCo. 7IM will cover the DapCo SIPP fees, for accounts of £75,000 and above, provided those SIPP assets are held at 7IM.

ISAs – 7IM provides this wrapper at no additional charge.

- **Foreign listed securities and foreign exchange transactions:**

All foreign listed security trades are charged at £25 per trade. Foreign exchange conversions are carried out via the custodian (Pershing) at market rates. 7IM charges an additional 0.50% on each such transaction.