

**INDEPENDENT TRUSTEE COMPANY REMUNERATION AGREEMENT
WITH OBN FINANCIAL SERVICES**

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

OBN Financial Services have access to establishing these under an agency agreement with ITC. The fees payable are divided between fixed percentage fees and fees that are variable and agreed by you with the client at the time the pension scheme is being established:

<i>CPC Related Pension Product</i>	<i>Implementation Fee</i>	<i>Annual Management Charge</i>
<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 you by the client, but where payment is facilitated by ITC.

<i>Pension Arrangement</i>	<i>Implementation Fee</i>	<i>Annual Management Charge</i>
<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>