

SCHEDULE OF FEES AND CHARGES



<p>Wealth planning service (as set out in your engagement letter)</p>	<p>Fixed fee by agreement based on complexity and other services required</p>			<p>Payable annually or in monthly instalments by standing order. Reviewed annually with the option to cancel at any time (with one month's notice).</p>
<p>Investment intermediation service Basis A (See Notes for clarification of charges)</p>	<p>VALUE OF PORTFOLIO</p>	<p>YEARS 1 - 3</p>	<p>YEAR 4 ONWARDS</p>	<p>Fees calculated on daily values and deducted monthly in arrears from the accounts</p>
<p>Basis B (Only available in conjunction with the fixed fee wealth planning service)</p>	<p>ENTIRE PORTFOLIO VALUE</p>	<p>0.40% pa/£4,000 pa per £1m</p>		<p>Fees calculated on daily values and deducted monthly in arrears from the accounts</p>
<p>Implementation fee</p>	<p>One off fee payable on signing our Engagement letter, to cover preparation and implementation of your financial plan.</p>			<p>Calculated based on the complexity involved. Generally in the region of £3,000.</p>
<p>Additional portfolio charges</p>	<p>Probate valuations - £10 per line of stock (min £100);</p>			

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<p>Illustration of charges in cash terms</p>	<p>Bloomsbury is remunerated via an investment intermediation service fee for the service provided to retail clients. This fee is expressed as a percentage of the value of the portfolio under management at each valuation point. An annual custody charge is payable to Raymond James. For example:</p>				
<p>Investment intermediation service fee</p>	<p>This payment covers the investment management of your portfolio, is calculated based on daily values and is paid by deduction from your accounts, monthly in arrears, with a final proportionate payment up to the date of the termination of your portfolio e.g.:</p>				
	<p>VALUE OF PORTFOLIO</p>	<p>Basis A</p>		<p>Basis B</p>	
		<p>Investment intermediation service fee % p.a. (see SOFAC)</p>	<p>Investment intermediation service fee p.a. in cash terms</p>	<p>Investment intermediation service fee % p.a. (see SOFAC)</p>	<p>Investment intermediation service fee p.a. in cash terms</p>
	<p>£1,000,000</p>	<p>1.100%</p>	<p>£11,000</p>	<p>0.40%</p>	<p>£4,000</p>
	<p>£2,700,000</p>	<p>1.078%</p>	<p>£29,100</p>	<p>0.40%</p>	<p>£10,800</p>
	<p>£10,000,000</p>	<p>0.663%</p>	<p>£66,250</p>	<p>0.40%</p>	<p>£40,000</p>
	<p><i>For details of our tiered rates for the investment intermediation service fee please refer to page 1 of this document.</i></p>				

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Investment intermediation service fee	As the value of your investment portfolio increases, correspondingly the amount of the investment intermediation service fee also increases. As an example, if the value of your portfolio were to increase by 5%, the investment intermediation service fee would increase as below:				
	VALUE OF PORTFOLIO	Basis A		Basis B	
		Investment intermediation service fee % p.a. (see SOFAC)	Investment intermediation service fee p.a. in cash terms	Investment intermediation service fee % p.a. (see SOFAC)	Investment intermediation service fee p.a. in cash terms
	£1,050,000	1.100%	£11,550	0.40%	£4,200
	£2,835,000	1.065%	£30,180	0.40%	£11,340
£10,500,000	0.640%	£67,250	0.40%	£42,000	
Custody charge (Investment accounts for which custody service is provided by Pershing)	The custody charge is a percentage of the total assets held in custody, paid to Raymond James and charged to the account monthly in arrears:				
	VALUE OF PORTFOLIO	Annual custody charge		Custody charge in cash terms	
	£1,000,000	0.2%		£2,000	
	£2,700,000	0.2%		£5,400	
	£10,000,000	0.2%		£20,000	
Note	All prices are inclusive of VAT where applicable.				

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Advice and arrangement of:	Flat fee of £937 plus:	<p>All transactions are arranged on nil commission terms</p> <p>The flat fee is payable in advance and non-refundable</p> <p>The value-related fee is only payable when the investment or policy is effected</p>
- Annuity	- £5 per £1,000 purchase price	
- Non-standard investment (EIS, VCT, SEIS, BPRAs, social impact investments etc.)	- £5 per £1,000 invested	
- Life and/or critical illness policy	- £25 per £10,000 of cover	
- Income protection	- £20 per £1,000 of annual cover	
- Investment-linked tax structures (e.g. investment bond, non-UK pension, purchased life annuity, family investment company etc.)	- Fixed fee by agreement	
General consultancy (where not covered under wealth planning service)	Time based	No time-based fees will be charged unless we have quoted you an estimate and you have confirmed that you wish to proceed

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Notes

- **Facilitating payments to financial advisers**
Where you have been introduced to Raymond James by a third party such as your financial adviser, and where you have instructed us to facilitate payment of your financial adviser's fee from your Raymond James account, we will facilitate this payment in accordance with your instruction. If you need further information about this process, please refer to your financial adviser.
- **Investment intermediation service – Basis A**
Management fees are charged in arrears and are calculated in accordance with each tier. For example, for a new portfolio with a value in excess of £10m, the fee is calculated as 1.10% for the first £2.5m, 0.80% from £2.5 - 5m, 0.50% from £5 - 7.5m, 0.25% from £7.5 - 10m and 0.20% for the remaining balance (£10m+). These fees apply for the first three years and are reduced from Year 4 onwards (see schedule – YEAR 4 ONWARDS).
- To see interest and foreign exchange rates, ancillary charges including foreign exchange, payment, transfer and proxy voting charges please visit the Raymond James website for a downloadable PDF [here](#).
- If assets are held by a custodian other than Pershing Securities Limited, you will also be responsible for any additional costs as advised by the chosen custodian for its services.
- All prices are inclusive of VAT where applicable.
- This document should be read in conjunction with the Raymond James Investment Services Limited terms of business.
- **Last updated November 2019.**

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RAYMOND JAMES IN THE UK: 100+ Independent Practices; 300+ Wealth Managers; 38,000+ Client Accounts; £11.1bn Client Assets.

OUR PARENT COMPANY: RAYMOND JAMES FINANCIAL, INC.
8,000+ Wealth Managers; \$838bn Client Assets; \$11.6bn Market Cap; >2x Required Total Capital Ratio; PB3+ Stable Outlook Credit Rating.

Raymond James Financial is ranked among the most admired securities companies in the world by Fortune magazine; Raymond James is a Fortune 500 company, listed on the S&P 500.

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