

## Cantor Personal Retirement Savings Account (PRSA), Cantor Approved Retirement Fund (ARF), Cantor Personal Retirement Bond (PRB)

### Cantor PRSA: Execution Only & Advisory Services

Annual Management Charge (AMC):	Details/ Charges:	
Portfolio Size	Execution Only Plus Transactional Charges*	Advisory Only Plus Transactional Charges*
<€99,999	1.25%	1.50%
€100,000 - €499,999	0.80%	1.10%
€500,000 - €999,999	0.65%	0.90%
>€1,000,000	0.50%	0.75%

\*Transactional Charges specified in detail overleaf

### Cantor ARF, Cantor PRB: Execution Only & Advisory Services

Annual Management Charge (AMC):	Details/ Charges:	
Portfolio Size	Execution Only* Plus Transactional Charges**	Advisory Only* Plus Transactional Charges**
<€99,999	1.25%	1.50%
€100,000 - €499,999	0.80%	1.25%
€500,000 - €999,999	0.65%	1.00%
>€1,000,000	0.50%	0.75%

\*Subject to a Minimum fee of €1,000 + VAT

\*\*Transactional Charges specified in detail overleaf

### Cantor ARF, Cantor PRB, Cantor PRSA: Discretionary Service

Annual Management Charge (AMC):	Details/ Charges:
Portfolio Size	Discretionary* Including Transactional Charges
<€249,999	3.00%
€250,000 - €1,999,999	1.50%
€2,000,000 - €4,999,999	1.25%
>€5,000,000	1.00%

\*ARF and PRB Subject to a Minimum fee of €1,000 + VAT

Additional Notes	Applicable to all Products & Service levels
<b>Value Added Tax (VAT)</b>	All AMC Fees are inclusive of VAT
<b>Cash Interest Charge</b>	Cash balances will not attract negative interest rates.
<b>Application of Fees</b>	The AMC will be calculated by applying one of the above percentages to the entire fund value. The percentage to apply will be the percentage in the above table that corresponds to the size of your fund at the charging date. ARF/ PRB fees are calculated and deducted quarterly. PRSA fees are calculated and deducted biannually. If a PRB/ ARF/ PRSA account is closed the balancing fee will then be calculated on the basis the number of days since the last billing date to the date the account is closed.
<b>Account Arrears</b>	From time to time arrears of fees may arise (i.e. for those accounts with insufficient cash to cover the fees). When the relevant account subsequently comes into a positive cash position Cantor Fitzgerald Ireland Limited reserves its right to apply the fee arrears at that time. In addition, Section 12 of our Terms & Conditions permits Cantor Fitzgerald Ireland Limited to dispose of any investment held for you to reduce or eliminate any liability arising from arrears of fees.
<b>Unregulated Product Review</b>	Unregulated products within the Cantor ARF and/or Cantor PRB must be reviewed by the Pensions Team and will be subject to a review fee of €750+VAT

Transactional charges: Execution Only / Advisory		Details/Charges	
<b>Equity/Investment Funds</b>	Commission Charges:	€0 - €20,000 €20,001 - €40,000 Balance Minimum	1.50% 1.00% 0.50% € 55
	Contract Fee:	Euroclear/Irish/UK All Others	€ 40 € 60
<b>Fixed Income Securities</b>	Commission Charges:	Commission Minimum	0.50% € 55
	Additional Bond Desk Charge (On Nominal)	Non-Irish Bonds	0.10%
	Contract Fee:		€ 60
<b>PTM Levy</b>	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.00		
<b>ITP Levy</b>	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25		
<b>Currency Conversion</b>	Transactions denominated in a currency other than the currency in which they are to be settled, will be settled based on the prevailing spot exchange rate on the day of the transaction, plus a margin (up to a maximum of 1%)		

Other- Applicable for all Investment Services:	Details/Charges:
<b>Government Stamp Duty</b>	Applied to purchases of Irish & UK shares and Irish domicile funds. 1.00% Irish equities (excluding companies listed on the Enterprise Securities Market of the Irish Stock Exchange) & 0.5% UK Equities
<b>Stock Transfer Out / Certificate Out – Irish/UK (PRB &amp; ARF Accounts only)</b>	€ 25 per Stock
<b>Stock Transfer Out / Stock Certificate/DRS Statement Out – Foreign (PRB &amp; ARF Accounts only)</b>	€ 75 per Stock
<b>Traded Options/CFDs</b>	Charged separately by agreement.
<b>Medallion Guarantee</b>	€350 per stamp

*Please note that all fees and charges above are exclusive of VAT, which shall be charged (where applicable) at the rate in force at the date the tax falls due.*

## Illustration of potential cost & charges – Execution Only Service (PRSA)

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Annual Management Charge – 0.80% [based on estimated portfolio value of €250,000]
- Commission charges:
  - €0 - €20,000 – 1.50%
  - €20,001 - €40,000 – 1.00%
  - Balance – 0.50%
  - Minimum - €55
- Contract fee
  - €40 Irish & UK
  - €60 All Other & certificated
- Government stamp duty on purchases
  - 1% Irish equities
  - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €250,000 in Irish equity.  
The total portfolio value - €250,000

Cost category	Amount (ccy)	% of Portfolio	Details
Annual Account Service fees	€2,000.00	0.80%	Costs to maintain your portfolio
Transactional charges	€1,590.00	0.636%	Costs incurred to buy shares.
Total charges	€3,590.00	1.436%	
Government stamp duty	€2,500.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€6,090.00	2.436%	

## Illustration of potential cost & charges - Advisory Service (ARF/PRB)

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Annual Management Charge – 1.25% [based on estimated portfolio value of €250,000]
- Commission charges:
  - €0 - €20,000 – 1.50%
  - €20,001 - €40,000 – 1.00%
  - Balance – 0.50%
  - Minimum - €55
- Contract fee
  - €40 Irish & UK
  - €60 All Other & certificated
- Government stamp duty on purchases
  - 1% Irish equities
  - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity.

The total portfolio value - €250,000

Cost category	Amount (ccy)	% of Portfolio	Details
Annual Account Service fees	€3,125.00	1.25%	Costs to maintain your portfolio.
Transactional charges	€840.00	0.336%	Costs incurred to buy shares.
Total charges	€3,965.00	1.586%	
Government stamp duty	€1,000.00	0.40%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€4,965.00	1.986%	

## Illustration of potential cost & charges - Discretionary Service (PRSA/ARF/PRB)

This document discloses potential costs and charges information about your investments with Cantor Fitzgerald Ireland. This illustration is required by law and you are advised to review it so you can make decisions on your investments.

The following standard charges are applicable for normal trading activity:

- Annual Management Charge – 1.50% [based on estimated portfolio value of €250,000]
- Contract fee
  - €40 Irish & UK
  - €60 All Other & certificated
- Government stamp duty on purchases
  - 1% Irish equities
  - 0.50% UK equities

Below are the estimated annualised costs for an account based on 1 trade of €100,000 in Irish equity.  
The total portfolio value - €250,000.

Cost category	Amount (ccy)	% of Portfolio	Details
Annual Account Service fees	€3,750.00	1.50%	Costs to maintain your portfolio
Transactional charges	€40.00	0.016%	Costs incurred to buy shares.
Total charges	€3,790.00	1.516%	
Government stamp duty	€1,000.00	0.40%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€4,790.00	1.916%	

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