

Self Directed Investment Option (SDIO) Share Trading Costs

Cantor Fitzgerald Ireland is one of the largest wealth management and stockbroking firms in the country, formed through the acquisition of Dolmen Stockbrokers in 2012, L&P Group in 2017 and Merrion Capital Group in 2018.

With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, we provide a full suite of investment services, primarily in personalised share dealing, pensions and wealth management, fund management, debt capital markets and corporate finance. Our clients include private individuals and corporate entities, financial institutions, investment funds, credit unions and charities.

Through the Aviva Self Directed Investment Option (SDIO) we offer bespoke Advisory and Discretionary services and Execution Only dealing services.

Liquidity

In respect of an SDIO Pension account in Cantor Fitzgerald, it is necessary to retain a minimum liquidity of **2%** of the account value at all times to address the ongoing annual management charge. For ARF accounts, a minimum liquidity of **7%** is required.

All investment advisors and clients receive online access to their Cantor Fitzgerald accounts.

For any questions regarding these investment services please contact us on:
DUBLIN: 01 633 3800 CORK: 021 422 2122 LIMERICK: 061 436500
 Cantor Fitzgerald SDIO Application forms are available at www.avivabroker.ie

Dealing Commission

Shares, ETFs, Investment Funds and Trusts

ACCOUNT TYPE	EXECUTION ONLY	ADVISORY	DISCRETIONARY
Dealing Commission	0.25%	0.75%	Nil
Min Commission per trade	€35	€100	Nil

Government & Corporate Bonds

ACCOUNT TYPE	EXECUTION ONLY	ADVISORY	DISCRETIONARY
Dealing Commission Bonds	0.50%	0.50%	Nil
Min Commission per trade	€100	€100	Nil

What is the minimum SDIO account size with Cantor Fitzgerald Ireland?

Execution Only - €50,000
 Advisory - €250,000
 Discretionary - €250,000

Who will manage the Cantor Fitzgerald account?

Each client will be assigned a dedicated stockbroker.

What information will an SDIO client receive from Cantor Fitzgerald?

Online account access, transaction contract notes posted no later than 1 business day after dealing date and annual account statements.

Can a client trade online?

All trades are placed through the clients designated stockbroker in Cantor Fitzgerald **over the phone**. Clients and investment advisors receive online access to their account but can't trade online.

Is stamp duty payable on certain transactions?

Yes 1% is payable on Irish shares and 0.50% on UK shares.

Is there a minimum commission payable on each transaction?

Yes, €35 minimum on an execution only account and €100 minimum on an Advisory Account.

Client Money and Client Assets

Your money will be held by Pershing Securities International Ltd ('PSIL') as client money in accordance with Central Bank of Ireland Client Asset Regulations. Your investments will be held in a safe custody account designated as a client asset account and will be registered either in the name of an eligible nominee company or eligible custodian selected by PSIL in accordance with Central Bank of Ireland Client Asset Regulations.

Please see Cantor Fitzgerald Terms and Conditions for more information.

Cash Interest Charge: Cash Balances will not attract negative interest rates.

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WARNING: The value of investments may go down as well as up.

WARNING: Past Performance is not a reliable guide to future performance

SDIO Annual Management Charges Rates 2024

	AVIVA OPTION A*	AVIVA OPTION B*	AVIVA OPTION C	AVIVA OPTION D
Execution Only				
AMC	1.00%	0.75%	0.50%	0.40%
Advisory				
AMC	1.25%	1.00%	0.75%	0.65%
All AMC rates are BEFORE any trail to the advisor All AMC rates include BOTH Cantor Fitzgerald & Aviva AMC costs Plan Management Charges or Fund Based Commission may apply in addition to these headline AMC rates				
Discretionary				
Standard AMC	1.00%	0.75%	0.50%	0.40%
Discretionary Fee	0.50%	0.50%	0.50%	0.50%
Broker Trail	0.50%	0.50%	0.50%	0.50%
Total AMC	2.00%	1.75%	1.50%	1.40%
There are no dealing commissions within the Discretionary portfolios. *Investments through the Retail Master Trust have an additional standard FMC of 0.05%.				



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