



Fee Schedule

Please note, all accounts have a minimum investment level of £5,000.

1. Platform Charges

Ekorn will charge a tiered fee for providing you with the platform service. It takes all your assets and investments on the platform into account.

Total Assets on Platform	Annual Charge
£0 - £1,000,000	0.20%
£1,000,000+	0.10%

The platform fee is applied on a tiered basis across all assets on the platform. This means the first £1m is charged at 0.20% and anything above at 0.10%. It is calculated using the daily average balance and taken on a monthly basis.

2. Product Charges

Ekorn will apply an annual wrapper charge for using some of the products on our platform.

Product	Wrapper Charge
General Investment Account	None
Stocks and Shares ISA	None
Pension (accumulation)*	0.05% + VAT (min charge: £12 + VAT, max charge: £48 + VAT per annum) **
Pension (decumulation)*	0.10% + VAT (min charge: £12 + VAT, max charge: £120 + VAT per annum) **

* Once you enter decumulation, the entire pension on the platform will be charged the 'Pension Decumulation' rate. This fee is taken from the pension account with the largest holding.

** The wrapper charges are calculated and collected monthly. Pension wrapper charges are capped at a monthly maximum of 1/12th of the total maximum annual charge set out above, depending on the pension's value. The minimum fee is 1/12th of the total minimum annual charge set above.

3. Trading and Investment Charges

Ekorn will apply a one-off fee for some trading and investment activities.

Item	Price
Fund transactions	None
UK and Non- UK ETF & Shares***	0.05% of the trade (minimum fee of £4)
In Specie Transfer****	£15 per wrapper

*** This fee applies only on buying and selling ETFs and Shares within the portfolio.

**** Applies to transfers both in and out of the portfolio.

4. Family Pricing

We offer a family grouping arrangement that may reduce the platform fees you pay. By linking the accounts of eligible family members, we calculate fees based on the group's combined asset value rather than each account individually. Where the combined value crosses into a lower fee tier, all members in the group benefit from that reduced rate.

Who is eligible?

Family groups are open to immediate family members only. For these purposes, this means a spouse or civil partner, parents, siblings, and children - including adopted and step-relations.

How it works

Without family grouping, each member's assets are assessed separately. If all members fall below the £1,000,000 threshold, each pays the 0.20% rate on their own holding.

With family grouping, we add the members' assets together and apply the tiered rate to the combined total. If the group crosses into a lower tier, the saving is reflected across all members in proportion to their individual holdings.

Worked example

Four family members each hold investments of £285,000, giving a combined group value of £1,140,000.

	Without grouping	With grouping
Assessment basis	Each member individually	Combined £1,140,000
Fee calculation	4 x (0.20% x £285,000)	0.20% on £1,000,000 + 0.10% on £140,000
Annual fee	£2,280 (£570 each)	£2,140
Annual saving	—	£140 per year
Effective rate	0.20%	approx. 0.188%

The saving will vary depending on the number of members in the group, their individual holdings, and the combined total. Family grouping does not always result in a lower fee - if the group's combined assets remain within the same fee tier, the fee will be the same as if members were assessed individually. We will confirm whether grouping is beneficial before applying it to your accounts.