

£0

STM QROPS **ZERO** **ESTABLISHMENT FEE**

'STAND-ALONE' QROPS

ESTABLISHMENT FEE: **£ NIL**

ANNUAL TRUSTEE FEE: **£790*** **€950***

MARRIED MEMBER FEES:
(Also applicable to QROPS SMART)

ESTABLISHMENT FEE: **£ NIL**

ANNUAL TRUSTEE FEE: **£530*** **€650***
(per person)

**Effective from 1st January 2019*

QROPS SMART

Our ONE-STOP packaged solution incorporating an STM QROPS with an STM Life Bond.

ESTABLISHMENT FEE: **£ NIL**

ANNUAL TRUSTEE FEE: **£640*** **€750***

QUARTERLY BOND ADMINISTRATION FEE: **£100** **€130**

QUARTERLY MANAGEMENT CHARGES (YEARS 1-10 ONLY):

£40,000 - £100,000 → 0.275% (1.1% per annum)

£100,001 - £500,000 → 0.25% (1% per annum)

£500,001 + → 0.225% (0.9% per annum)

- Fully inclusive of all custody and dealing fees (years 1-10)**
- Online valuations

***Where assets are held directly with STM Life*

FULLY INCLUSIVE FEES, GREATER VALUE & SIMPLICITY!

FULLY INCLUSIVE TRANSPARENT PRICE ACROSS OUR WIDE RANGE OF QROPS SOLUTIONS.

- ✓ Unlimited number of pension transfers included.
- ✓ No additional menu of charges for withdrawals, calculations, etc.
- ✓ Free switching between STM schemes.