

# The CASFS Platform

## SCHEDULE OF CHARGES AND INVESTMENT LIMITS

The CASFS Platform is referred to as “Platform” throughout this document. The Platform is now closed to new business but can accept top up contributions and transfers from existing clients.

### Platform Charges \*

Tier	Platform charge (%)	Product charge
Up to £25,000	0.50	No charge for GIA, ISA, JISA or Pension.
£25,001 to £100,000	0.40	
£100,001 to £500,000	0.30	
£500,001 to £1,000,000	0.20	
Above £1,000,000	0.15	

For individual fund and model portfolio charges please see factsheets or speak to your financial adviser or call Countrywide Assured on 03330 155600.

The Platform charges apply to each tier separately. For example, if the total value of client assets invested is £130,000, the first £25,000 would be charged at 0.50% (£125), the next £75,000 charged at 0.40% (£300), and the remaining £30,000 charged at 0.30% (£90), making a total annual charge of £515. Individual fund and model portfolio charges should also be considered.

An additional fee will be charged by your discretionary investment manager if you have selected the model portfolio investment option. This will be disclosed to you by your financial adviser.

Platform and Product charges are calculated and accrued daily at 1/365th (1/366th for leap year) of the annual rate and deducted monthly.

### Additional charges: pensions in drawdown

Flexi-access drawdown	No charge
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### Investment limits

	JISA	ISA	GIA	Pension
Minimum initial product payment	£500	£1,000	£1,000	£1,000
Minimum further single product payment	£500	£1,000	£1,000	£1,000
Minimum regular product payment	£25 per month / £125 per quarter / £250 per half-year / £500 per annum		£50 per month / £250 per quarter / £500 per half-year / £1,000 per annum	
Minimum product balance	£500	£1,000	£1,000	£1,000
Minimum amount per withdrawal	n/a	£50	£50	£50

Note: There is no maximum withdrawal for flexi-access drawdown.

## VAT

Platform charges are taken monthly and are inclusive of VAT, where applicable. All other charges are exclusive of VAT, where applicable.

### Important information

This Schedule of charges and investment limits is subject to the CASFS Platform Terms and conditions which explain how the investment limits and fees apply and the circumstances in which these may be changed at our discretion. We will give you prior notice if figures change. If you are in any doubt please speak to us or your financial adviser.

The actual charges that apply to a Platform contract may vary depending on the client agreement that was put in place between you and your financial adviser at the time it was established or as subsequently amended. You should refer to your financial adviser for the specific charging basis that applies to your contract.

The Platform is made available by CASFS which is authorised and regulated by the Financial Conduct Authority, FRN: 472783. Certain platform activities are provided by Hubwise Securities Limited (Hubwise) which is authorised and regulated by the Financial Conduct Authority, FRN: 502619. Hubwise is the provider of the GIA, ISA and JISA available on the Platform and provides custody and related services. Hubwise Securities Ltd, and Hubwise Nominees Ltd are the provider and trustee respectively of the Pension, available on the Platform. Hubwise Securities Ltd provides some additional administration services to the Platform Pension. Hubwise Securities Ltd is authorised and regulated by the Financial Conduct Authority, FRN: 502619.