

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.

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

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

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.

Disclaimer: This marketing communication has been prepared by Cantor Fitzgerald Ireland Ltd for information purposes only and has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This marketing communication is not intended to and does not constitute personal recommendations/investment advice nor does it provide the sole basis for any evaluation of the securities discussed. Specifically, the information contained in this marketing communication should not be taken as an offer or solicitation of investment advice, or encourage the purchase or sale of any particular security. Not all recommendations are necessarily suitable for all investors and Cantor Fitzgerald Ireland Ltd recommend that specific advice should always be sought prior to investment, based on the particular circumstances of the investor.

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%
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%

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.

There are no dealing commissions within the Discretionary portfolios.

*Investments through the Retail Master Trust have an additional standard FMC of 0.05%.

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

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



DUBLIN: Cantor Fitzgerald House, 23 St. Stephen's Green, Dublin 2, D02 AR55. Tel: +353 1 633 3800.

CORK: 45 South Mall, Cork, South Mall, Cork, T12 XY24. Tel: +353 21 422 2122.

LIMERICK: Crescent House, Hartstonge Street, Limerick, V94 K35Y. Tel: +353 61 436500.

web: www.cantorfitzgerald.ie

COMMISSIONRATECARD – Execution Only Services

Effective 02nd December 2024

Minimum Account Size: €50,000

Annual Fee charges:	Details/Charges:
Administration Fee	Portfolio charge of up to 0.75% subject to a minimum charge of €450 per annum.
Cash Interest Charge	Cash balances will not attract negative interest rates
Application of Fees	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.

Transactional charges:	Details/Charges	
Equity/Investment Funds	Commission Charges:	€0 - €20,000 1.50%
		€20,001 - €40,000 1.00%
		Balance 0.50%
		Minimum € 55
	Contract Fee:	Irish/UK Nominee (Crest) € 40
		All Others € 60
Fixed Income Securities	Commission Charges:	Commission 0.50%
		Minimum € 55
	Additional Bond Desk Charge (On Nominal)	Non-Irish Bonds 0.10%
	Contract Fee:	€ 60
PTM Levy	Charged on any transaction of UK Securities exceeding £10,000 STG - £1.50	
ITP Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25	
Currency Conversion	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%)	

Subject to scale discounts dependant on the overall size and nature of your account.

Other:	Details/Charges:
Government Stamp Duty	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.
Stock Transfer Out	€ 50 per Stock
Traded Options/CFDs	Charged separately by agreement.
Medallion Guarantee	€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.

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:

- Administration fee rate – 0.25% (minimum €450)
- 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
- 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 - €100,000.

Cost category	Amount (ccy)	% of Investment	Details
Annual Account Service fees	€450.00	0.45%	Costs to maintain your investments.
Transactional charges	€840.00	0.84%	Costs incurred to buy shares.
Total charges	€1,290.00	1.29%	
Government stamp duty	€1,000.00	1.00%	Tax paid to the Revenue.
Total Costs (incl. Tax)	€2,290.00	2.29%	

DUBLIN: Cantor Fitzgerald House, 23 St Stephens Green, Dublin 2, D02 AR55, Ireland. Tel: +353 1 633 3800. Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Crescent House, Hartstonge Street, Limerick V94 K35Y. Tel: +353 61 436500

email: Ireland@cantor.com web: www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.

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
Value Added Tax (VAT)	All AMC fees are inclusive of VAT
Cash Interest Charge	Cash balances will not attract negative interest rates.
Application of Fees	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.
Account Arrears	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.
Unregulated Product Review	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	
Equity/Investment Funds	Commission Charges:	€0 - €20,000	1.50%
		€20,001 - €40,000	1.00%
		Balance	0.50%
		Minimum	€ 55
Contract Fee:	Euroclear/Irish/UK	€ 40	
	All Others	€ 60	
Fixed Income Securities	Commission Charges:	Commission	0.50%
		Minimum	€ 55
	Additional Bond Desk Charge (On Nominal)	Non-Irish Bonds	0.10%
Contract Fee:		€ 60	
PTM Levy	Charged on any transaction of UK Securities exceeding €10,000 S1G - £1.50		
ITP Levy	Charged on any transaction of Irish Securities exceeding €12,500 - €1.25		
Currency Conversion	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:
Government Stamp Duty	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
Stock Transfer Out (PRB & ARF Accounts only)	€ 50 per Stock
Traded Options/CFDs	Charged separately by agreement.
Medallion Guarantee	€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%	

DUBLIN: Cantor Fitzgerald House, 23 St Stephens Green, Dublin 2, D02 AR55, Ireland. Tel: +353 1 633 3800.

Fax: +363 1 633 3856/+353 1 633 3857

CORK: 45 South Mall, Cork. Tel: +353 21 422 2122

LIMERICK: Crescent House, Hartstonge Street, Limerick V94 K35Y. Tel: +353 61 436500

email: Ireland@cantor.com web: www.cantorfitzgerald.ie

Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is a Member Firm of The Irish Stock Exchange and The London Stock Exchange.