

**Chambervelt, Rooselain & Cie Ltd. - Fee Structure for Clients in Germany**
**Hourly Fee**

<b>General Consultation fee for consultation services:</b>	<b>195€ per hour</b>
--	----------------------

**Insurance Advice**

<b>Assessment of existing insurance package (including recommendations):</b>	<b>390€</b>
--	-------------

**Investment and Pension Advice**

Assets under our management or AUM	Initial assessment (full assessment of existing investment portfolio and risk analysis)	Recommendation of suitable asset classes	Annual investment fee (first year)	Annual investment fee (following years) – only for investments that require management/rebalancing
< 500.000 €	390 €	780 €	2.0 %	1.0 %
500.000 € - 1.000.000 €	390 €	1.170 €	1.75 %	1.0 %
1.000.001 € - 5.000.000 €	390 €	1.950 €	1.5 %	0.75 %
> 5.000.000 €	390 €	2.535 €	1.0 %	0.5 %

**(Q)ROPS transfers to compliant German or offshore plans\***

Capital to be transferred	One-off transfer fee (includes assessment, analysis, recommendation, communication with providers and paperwork)**	Annual fee (first year)	Annual fee (following years) – only for investments that require management/rebalancing
< 250.000 €	780 €	1.5 %	0.75 %
> 250.000 €	1.170 €	1.0 %	0.75 %

\* We shall look for plans that are computed without any commission or kickbacks for the adviser. Where this is not possible, we will pay any commission that we receive out to you.

\*\*if the capital is still in an UK-pension pot, additional fees will be required for TVAS assessment by a qualified UK adviser

**German Pension Plans (company pension bAV, RÜRUP, RIESTER)\***

Capital to be invested	One-off fee (includes assessment, analysis, recommendation, communication with providers and paperwork)	Annual fee (first year)	Annual fee (following years) – only for investments that require management/rebalancing
< 250.000 €	780 € **	2.0 %	0.75 %
> 250.000 €	1.170 € **	1.75 %	0.75 %

\* We shall look for plans that are computed without any commission or kickbacks for the adviser. Where this is not possible, we will pay any commission that we receive out to you

\*\* One-off fee for German pension plans will be waived if there are no existing plans that need to be assessed as part of the consultation process

**Mortgage**
**Initial assessment fee for mortgage brokering (eligibility for mortgage, LTV-potential)**

German tax residents: 390 €

Non-German tax residents: 590 €

Fee will be refunded if mortgage is taken out through CR&Cie Ltd.