

363a

Please complete in typescript, or in bold black capitals.

Annual Return

CHFP000

Company number

Company name in full

24430117 ACCOMODATION Limited

Date of this return

The information in this return is made up to

Day Month Year

0 210 512 0 0 9

Day

Month

Date of next return

If you wish to make your next return to a date earlier than the anniversary of this return please show that date here. Companies House will then send a form at the appropriate time.

0 210 512 01 0

11 PERCY TERRACE

Registered Office

Show here the address at the date of this return

Any change of registered office must be notified on form 287

Post town

County/Region

UK Postcode

LIPSON VALE

PLYMOUTH

HIGH F

Principal business activities

Show trade classification code number(s) for the principal activity or activities

If the code number cannot be determined, give a brief description of principal activity



A45

09/12/2009 COMPANIES HOUSE

Companies House, Crown Way, Cardiff, CF14 3UZ for companies registered in England or Wales Companies House, 139 Fountainbridge, Edinburgh, EH3 9FF DX ED235 Edinburgh 1

When you have completed and signed the form please send it to the

DX 33050 Cardiff

For companies registered in Scotland

Registrar of Companies at:

or LP-4 Edinburgh 2

Register of members If the register of members is registered office, state here we	not kept at the	NA			
	County/Region				
	UK Postcode				
Register of Debenture If there is a register of deben duplicate of any such registe is not kept at the registered of where it is kept	iture holders, or a r or part of it, which	LNIA			
The state of the s	Post town				
	County/Region				
	UK Postcode				
Company type					
Public limited company	,				
Private company limited	d by shares				
Private company limited share capital	d by guarantee with	out			
Private company limited section 30 Private company limited under section 30	•				
Private unlimited compa	any with share capi	al			
Private unlimited compa	any without share c	apita!			
Company Secretary		Details of a new company secretary must be notified on form 288a			
* Voluntary details (Please photocopy Na	me *Style/Title	MRS			
this area to provide details of joint secretaries).	•	HAZEL			
†† Tick the box if the		HILSON			
address shown is a service address for the					
beneficiary of a Confidentiality Order granted under section	Address TT	LZO DEER PARK			
723B of the Companies Act 1985. Otherwise,		Saltash			
give your usual residential address. In	Post town	town Courwall			
the case of a corporation or Scottish firm, give the registered or principal	County/Region				
office address.	UK Postcode	IPLUZ 16 LHEL			
If a partnership, give the names and addresses of the partners or the name	Country	l Ok			
of the partnership and office address					

Directors Please list the directors in alphabetical order * Voluntary details		Details of new directors must be notified on form 288a
corporation or a	lame *Style/Title	L MV
Scottish firm, the name is the		Day Month Year
corporate or firm name	Date of birth	12 6/10 12/11 19 14 15
	Forename(s)	Leonavol
†† Tick the box if the	Surname	WILSON
address shown is a service address for the beneficiary of a	Address ††	Za Deer Park
Confidentiality Order granted under section		Saltash
723B of the Companies Act 1985. Otherwise, give your usual	Post town	Covnwall
residential address. In the case of a	County/Region	
corporation or Scottish firm, give the registered or principal office	UK Postcode	LPLLIZ 6HEL
address.	Country	lok
	Nationality	L British
В	usiness occupation	· ·
Directors Please list the directors in a Voluntary details	•	Details of new directors must be notified on form 288a
corporation or a	lame *Style/Title	Day Month Year
Scottish firm, the name is the corporate or firm name	Date of birth	
	Forename(s)	<u></u>
†† Tick the box if the	Surname	<u></u>
address shown is a service address for the beneficiary of a	Address ††	L
Confidentiality Order granted under section		<u></u>
7238 of the Companies Act 1985. Otherwise, give your usual	Post town	
residential address. In the case of a	County/Region	<u> </u>
corporation or Scottish firm, give the registered or principal office	UK Postcode	
address.	Country	
	Nationality	<u></u>
В	usiness occupation	<u></u>

Issue share capital Enter details of all the shares in issue at the date of this return	Class (e.g. Ordinary/Preference)	Number of shares issued	Aggregate Nominal Value (i.e. Number of shares issued multiplied by nominal value per share, or total amount of stock)	
	[ordinar/	_ 3	13.00	
		1	1	
	Totals	3	73.00	
Traded public companies A traded public company means a company any of whose shares are shares admitted to trading on a regulated market	Please tick this box if your co public company at any time of this return			
List of past and present shareholders (use attached schedule where appropriate)	Please tick the appropriate bo	ox below:	On paper In another format	
Private or non-traded public companies are required to provide a "full list" if one was not included with either of the last two returns.	A full list of shareholders for a private or non-traded public company is enclosed. Please complete Schedule A.			
Traded public companies are required to provide a list of shareholders who held at least 5% of the issued shares of any share class if a list was not provided with either of the last two	A list of shareholders holding shares of any share class for enclosed. Please complete \$	a traded public company is	s	
returns.	A list containing shareholder	changes is enclosed		
	→ For private or non-trad complete Schedule A	ed public companies, plea	se	
	→ For traded public comp Schedule B	panies, please complete		
	There were no shareholder c	hanges in this period		
Certificate	I certify that the information g knowledge and belief	iven in this return is true to	the best of my	
Signed	2	Da	ate 3/12/2009	
* Please delete as appropriate When you have signed the return, send	*(director / secretary)			
it with the fee to the Registrar of Companies. Make cheques payable to Companies House.	This return includes (en	continuation sheets ter number)		
You do not have to give any contact information in the box opposite but if				
you do, it will help Companies House to contact you if there is a query on the	<u> </u>			
form. The contact information that you give will be visible to searchers of the				
public record.	DX number	DX exchange		
			Page 4	

Directors Please list the directors * Voluntary details In the case of a	in alphabetical order	Details of new directors must be notified on form 288a
director that is a corporation or a Scottish firm, the	Name *Style/Titl	e
name is the corporate or firm		Day Month Year
name	Date of birt	h
	Forename(s	5)
†† Tick the box if the	Surnam	e
address shown is a service address for the	Address †	† <u></u>
beneficiary of a Confidentiality Order granted under section		
723B of the Companie Act 1985. Otherwise,		n [
give your usual residential address. In the case of a	County/Regio	
corporation or Scottis firm, give the registere	h	
or principal office address.	0	
	Countr	у
	Nationalit	у
	Business occupatio	n [
Directors Please list the directors Voluntary details	in alphabetical order	Details of new directors must be notified on form 288a
corporation or a		
director that is a corporation or a	Name *Style/Titl	Day Month Year
director that is a corporation or a Scottish firm, the name is the corporate or firm	Name *Style/Titl Date of birt	Day Month Year
director that is a corporation or a Scottish firm, the name is the	Date of birt	Day Month Year
director that is a corporation or a Scottish firm, the name is the corporate or firm name	Date of birt	Day Month Year h /
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a	Date of birt Forename(s Surname	Day Month Year
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order	Date of birti Forename(s Surname	Day Month Year h /
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a	Date of birth Forename(s Surname Address †	Day Month Year
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companie: Act 1985. Otherwise, give your usual residential address. In the case of a	Date of birth Forename(s Surname Address †	Day Month Year h
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottisl firm, give the registere or principal office	Date of birth Forename(s Surname Address † Post town County/Region	Day Month Year
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottisl firm, give the registere	Date of birth Forename(s Surname Address † Post town	Day Month Year
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottisl firm, give the registere or principal office	Date of birth Forename(s Surname Address † Post town County/Region UK Postcode	Day Month Year h /
director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companie: Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottisl firm, give the registere or principal office address.	Date of birth Forename(s Surname Address † Post town County/Region UK Postcode	Day Month Year h

Directors Please list the directors in * Voluntary details In the case of a	alphabetical order	Details of new directors must be notified on form 288a
director that is a corporation or a	lame *Style/Title	
Scottish firm, the name is the		Day Month Year
corporate or firm name	Date of birth	
	Forename(s)	
†† Tick the box if the address shown is a	Surname	
service address for the beneficiary of a	Address ††	
Confidentiality Order granted under section		
723B of the Companies Act 1985. Otherwise,	Post town	
give your usual residential address. In		
the case of a corporation or Scottish	County/Region	
firm, give the registered or principal office address.	UK Postcode	
address.	Country	L
	Nationality	
B	usiness occupation	
	•	
Directors Please list the directors in Voluntary details	alphabetical order	Details of new directors must be notified on form 288a
Please list the directors in Voluntary details In the case of a director that is a	alphabetical order	
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the	•	
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm	lame *Style/Title	
Please list the directors in *Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the	lame *Style/Title	
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm	Date of birth	
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a	Date of birth Forename(s) Surname	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a	Date of birth	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section	Date of birth Forename(s) Surname	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise,	Date of birth Forename(s) Surname	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies	Date of birth Forename(s) Surname Address ††	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In	Date of birth Forename(s) Surname Address †† Post town County/Region	Day Month Year
Please list the directors in *Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottish	Date of birth Forename(s) Surname Address †† Post town County/Region UK Postcode	Day Month Year
Please list the directors in *Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottish firm, give the registered or principal office	Date of birth Forename(s) Surname Address †† Post town County/Region	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottish firm, give the registered or principal office	Date of birth Forename(s) Surname Address †† Post town County/Region UK Postcode	Day Month Year
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottish firm, give the registered or principal office address.	Date of birth Forename(s) Surname Address †† Post town County/Region UK Postcode Country	Day Month Year / / /
Please list the directors in Voluntary details In the case of a director that is a corporation or a Scottish firm, the name is the corporate or firm name †† Tick the box if the address shown is a service address for the beneficiary of a Confidentiality Order granted under section 723B of the Companies Act 1985. Otherwise, give your usual residential address. In the case of a corporation or Scottish firm, give the registered or principal office address.	Date of birth Forename(s) Surname Address †† Post town County/Region UK Postcode Country Nationality	Day Month Year / /

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This must only be completed by private and public limited companies that have not traded on a regulated market

Schedule A for private or non-traded public companies List of past and present shareholders

	(Please use a continuation sheet if required)
Company number	
Company name in full	
	1

- > Changes to shareholders' particulars or details of the amount of stock or shares transferred must be completed each year
- > You must provide a "full list" of all company shareholders on:
 - The company's first annual return following incorporation
 - Every third annual return after a full list has been provided
- List the company shareholders in alphabetical order or provide an index
- > List joint shareholders consecutively

Do not give shareholder address information

	Class and number of	Shares or amount of stock transferred (if appropriate)		
Shareholder's name only	shares or amount of stock held	Class and number of shares or amount of stock transferred	Date of registration of transfer	
Name				
Name				
Name				
Name				
				
Name				
Name				
Name				
Name				
Name				

Schedule A for private or non-traded public companies (continuation sheet) List of past and present shareholders

Company number	

	Class and number of	Shares or amount of stock transferred (if appropriate)		
Shareholder's name only	Class and number of shares or amount of stock held	Class and number of shares or amount of stock transferred	Date of registration of transfer	
Name				
Name				
Name				
		_		
Name			-	
			i	
Name				
Name				
Name				
Name				
Nama				
Name				
Name				
Taine				

This must only be completed by companies that have traded on a regulated market and must show the details of shareholders who held at least 5% of the issued shares of any class of the company at any time during the period

Schedule B for traded public companies List of past and present shareholders

Company number	
Company name in full	

- Changes to shareholders particulars or details of the amount of stock or shares transferred must be completed each year
- You must provide a list of all company shareholders who held at least 5% of the issued shares of any class of the company on:
 - The company's first annual return following incorporation
 - · Every third annual return after a full list has been provided
- List the company shareholders in alphabetical order or provide an index
- > List joint shareholders consecutively

	Class and number of	Shares or amount of stock transferred (if appropriate)		
Shareholder's name and address	shares or amount of stock held	Class and number of shares or amount of stock transferred	Date of registration of transfer	
Name				
Address				
UK Postcode L L L L L L L				
Name				
Address				
UK Postcode L L L L L L L				
Name				
Address				
UK Postcode L L L L L L L L				
Name				
Address				
				
UK Postcode L L L L L L L				

Schedule B for traded public companies (continuation sheet)
List of past and present shareholders

Company number			

	Class and number of	Shares or amount of stock transferred (if appropriate)	
Shareholder's name and address	shares or amount of stock held	Class and number of shares or amount of stock transferred	Date of registration of transfer
Name			
Address			
UK Postcode ヒレヒヒヒヒ			li .
Name			
Address			
UK Postcode ヒLLLLLLL			
Name			
Address			
UK Postcode L L L L L L L L			
Name			
Address			
UK Postcode L L L L L L L			
Name			
Address			
UK Postcode L L L L L L L L			

	Zurich SIPP (Drawdown)	Winterthur Life One from Winterthur
AKG Financial Strength	B+	B+
FA Service Award	5 Stars	5 Stars
SP/Mer/Commission		
Initial Commission	Up to 8% (Insured fund + SIPP fund)	Up to 8%
Trail Commission	Up to 1.3%	No limits given
Max Initial + 10 + Max Trail	1.30%	No limits given
Other Commission	Adviser fees can be paid from the SIPP bank account subject to above limits.	
Initial Commission rules	1:1 Initial Charge and/or 5 year contribution based establishment charge, 0.24% for each 1% commission. (Est charge on insured fund only).	1% Initial Charge = 1% commission
Trail Commission rules	1:1 charge	1: 1 charge
Commission clawback	Any special deals will be clawed back as follows ; Year 1 : 100%, Year 2 2/3, Year 3 1/3, Year 4 None	None
Std Product Charges		
Annual Management Charge (at 0 commission)	Launch deal : extra 0.05% reduction in AMC Fund Value £0 £20k £50k £100k £250k AMC 1.10% 0.85% 0.65% 0.60% 0.55% AMC nil income * 1.00% 0.75% 0.55% 0.50% 0.45% *vis 0.10% rebate yearly in arreans if ril income drawdown Plus TER of 0.06% to 1.69%	AMC* 0.75% 0.50% 0.30% 0.25% 0.20% 0.15%
Allocation Rate	100% - can be increased by up to 5% through	100%
(at 0 commission)	establishment charge	
Initial Charge at 0 commission	Nil	Nil
Policy Fee at 0 commission	Nil	Nil
Establishment Charge at 0 commission	Nil (optional 0.24% for each 1% additional allocation, up to 5% additional allocation.)	Nil
Loyalty Bonus	1% at year 5 after contribution, 0.5% at year 10	Nil
Exit Penalties	(comm by EC + extra alloc) x fund value attributable to payment x [Year 1 100%, Year 2 80%, Year 3 60%, Year 4 40%, Year 5 20%]	Nil
Drawdown Set up	£75, waived if ins fund >= £140k or >=£70k Prot rights	Nil
Drawdown Fee	£120 pa or £50 pa if no income taken. Waived if £140k in insured funds or £70k in Protected Rights.	£180 pa
SIPP Option	Capita SIPP including Funds Direct, DFMs, TIPS, Stocks/Shares, structured products and property	in house SIPP Including Supermarket, DFMs, Stocks/Shares and property
Self Investment Access Charges	£300 Set up, £400 annual charge, waived if insured fund >=£140k	£395 pa or £300 pa if £50,000 held in Winterthur funds
Funds Fund Switches	Internal External Total Guaranteed Max funds Lifestyle 32 145 177 3 20 1	Internal External Total Guaranteed Max funds Ufestyle 61 162 223 0 no limit None No limit but discretionary if unreasonable
Minimums and Maximums	Min age Max age Term Single Tier Reg 50 69 None £10k / £50k £100 Top up To start d/down To start SIPP Insured Fund £1k £50k (PR + Non PR) £50k £10k	Min age Max age Term Single Tfer Reg 50 74 None No min No min No min Top up To start d/down To start SIPP Insured Fund No min No min n/a n/a
Protected Rights Drawdown	Yes	Yes
Phased Retirement	Yes	Yes
ASP available?	Yes but not available from outset	Yes (non-PR only)
Other Information	Minimum investment is £50k for a drawdown plan, £10k if investing without the drawdown option.	

Internal Use Only

	7h ((DD (D))	I Million all 125 On E Million all 100
AKG Financial Strength	Zurich SIPP (Drawdown) B+	Winterthur Life One from Winterthur B+
FA Service Award	5 Stars	5 Stars
SP/Tfer Commission		
Initial Commission	Up to 8% (Insured fund + SIPP fund)	Up to 8%
Trail Commission	Up to 1.3%	No limits given
Max Initial + 10 + Max Trail	1.30%	No limits given
Other Commission	Adviser fees can be paid from the SIPP bank account subject to above limits.	
Initial Commission rules	1:1 Initial Charge and/or 5 year contribution based establishment charge, 0.24% for each 1% commission. (Est charge on insured fund only).	1% Initial Charge = 1% commission
Trail Commission rules	1:1 charge	1: 1 charge
Commission clawback	Any special deals will be clawed back as follows : Year 1 : 100%, Year 2 2/3, Year 3 1/3, Year 4 None	None
Std Product Charges		
Annual Management Charge	Launch deal : extra 0.05% reduction In AMC	
(at 0 commission)	Fund Value £0 £20k £50k £100k £250k AMC 1.10% 0.85% 0.65% 0.60% 0.55% AMC nil income * 1.00% 0.75% 0.55% 0.50% 0.45% 1.00% rebate yearly in arrears if nil income drawdown Plus TER of 0.06% to 1.69%	AMC* 0.75% 0.50% 0.30% 0.25% 0.20% 0.15%
Allocation Rate	100% - can be increased by up to 5% through	100%
(at 0 commission)	establishment charge	
Initial Charge at 0 commission	Nil	Nii
Policy Fee at 0 commission	Nil	Nit
Establishment Charge	Nil (optional 0.24% for each 1% additional allocation, up	Nil
at 0 commission	to 5% additional allocation.)	
Loyalty Bonus	1% at year 5 after contribution, 0.5% at year 10	Nil
Exit Penalties	(comm by EC + extra alloc) x fund value attributable to payment x [Year 1 100%, Year 2 80%, Year 3 60%, Year 4 40%, Year 3 20%]	Nii
Drawdown Set up	£75, waived If ins fund >= £140k or >=£70k Prot rights	Nii
Drawdown Fee	£120 pa or £50 pa if no income taken. Waived if £140k in insured funds or £70k in Protected Rights.	£180 pa
SIPP Option	Capita SIPP including Funds Direct, DFMs, TIPS, Stocks/Shares, structured products and property	in house SIPP including Supermarket, DFMs, Stocks/Shares and property
Self Investment Access Charges	£300 Set up, £400 annual charge, waived if insured fund >=£140k	£395 pa or £300 pa if £50,000 held in Winterthur funds
Funds	Internal External Total Guaranteed Max funds Lifestyle	Internal External Total Guaranteed Max funds Lifestyle
Fund Switches	32 145 177 3 20 1 Free	61 162 223 0 no limit None No limit but discretionary if unreasonable
Minimums and Maximums	Min age Max age Term Single Tfer Reg 50 69 None £10k / £50k* £100 Top up To start d/down To start SIPP Insured Fund £1k £50k (PR + Non PR) £50k £10k	Min age Maxage Term Single Tfer Reg 50 74 None No min No min No min Top up To start d/down To start SIPP Insured Fund No min No min n/a n/a
Protected Rights Drawdown	Yes	Yes
Phased Retirement	Yes	Yes
ASP available?	Yes but not available from outset	Yes (non-PR only)
Other Information	Minimum investment is £50k for a drawdown plan, £10k if investing without the drawdown option.	

Internal Use Only

	Zurich SIPP	AXA Personal Pension Plan
AKG Finencial Strength	B+	8+
	_	_
FA Service Award	5 Stars	2 Stars
SP!Commission	1	
Initial Commission	Up to 8% (Insured fund + SIPP fund)	Term(yrs) 5 10 15 20 25 30 36 40
(Tfers/Singles)	, , , , , , , , , , , , , , , , , , , ,	Max initial 2% 4% 6% 6% 6% 11% 13% 15%
Trail Commission	Up to 1.3%	Up to 1%
		** * *
Max Initial + 10 + Max Trail	1.30%	1.30%
Other Commission	Adviser fees can be paid from the SIPP bank account subject to above limits.	
Initial Commission rules	1:1 Initial Charge and/or 5 year contribution based	1:1 initial charge or establishment charge equal to initial
	establishment charge, 0.24% for each 1% commission.	commission taken in monthly repayments for 2 to 5 years
	(Est charge on insured fund only).	as agreed by adviser and client.
Trail Commission rules	1;1 charge	1:1 charge
TIM COMMISSION TOPS	i,i ci mgo	i.i crange
Commission clawback	Any special deals will be clawed back as follows : Year 1: 100%, Year 2 2/3, Year 3 1/3, Year 4 Hone	Commission equal to outstanding set up charges will be clawed back
Std Product Charges	 	
Annual Management Charge	Leurich deat : extra 0.05% reduction in AMC	Fund Value ED E20k E50k E100k
(at 0 communion)	Fund Value CO £20k £50k £100k £250k	
A COMMERCIAL STATE OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON AND ADDRESS OF	AMC 1.10% 0.85% 0.85% 0.80% 0.55%;	V.0076 V.7076 V.0076 V.0076
]	AMC n8 income * 1.00% 0.75% 0.55% 0.50% 0.45%	
ì	vis 0.10% relate yearly in arrests provided no income taken	Plus TER of 0 to 2%
	Plus TER of 0.08% to 1.89%	
Allocation Rate	100% - can be increased by up to 5% through	100%
(at 0 commission)	establishmeni charge	100%
- COMMITTED (1)		
		<u></u>
Initial Charge at 0 commission	Nii	NB
Policy Fee at 0 commission	None	Na
Establishment Charps	Nil (optional 0.24% for each 1% additional allocation,	
at 0 commission	up to 5% additional affocation.)	NE
Loyety Bonus	1% at year 5, 0.5% at year 10	None
Exit Penelties	(comm by EC + mire etcc) x fund value attributable to payment	None
	x [Year 1 10076, Year 2 80%, Year 3 00%, Year 4 40%, Year 5 20%]	
Drawdown Set up	£75, waived if ine fund > =£140k or >=£70k Prot rights	·
		Separate plan
Countour Ess		
Drawdown Fee	£120 pe or £50 pe if no income taken. Waived if £140k	Separate plan
	C120 ps or £50 ps if no income taken. Waived if £140k in insured funds or £70k in Protected Rights.	Separate plan
Drawdown Fee SIPP Option	C120 ps or £50 ps if no incorne taken. Weived if £140k in insured funds or £70k in Protected Rights. Cepts SIPP including Funds Direct, DFMs, TIPS, Stocks/Sheres	
SIPP Option	C120 ps or £50 ps if no income baken. Waiwed if £140k in insured funds or £70k in Protected Rights. Capits SIPP including Funds Direct DFMs, TIPS, Stocke/Shares and properly.	Separate plan Not available on this plan
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	Zurich SIPP	AXA Personal Pension Plan	
Initial Commission	Up to 50% of first years premium 24 month premium based charge expressed as % of	Term(yrs) 5 10 15 20 25 30 35	
	investment eg: 20% = 11,19% monthly charge	Indexed 5% 20% 45% 75% 100% 100% 100%	
Level Commission	Up to 8% for 1:1 charge Can be indemnified for 2 years (at discounted rate)	Term(yrs) 5 10 15 20 25 30 35 Level sees 2% sees 0% sees 10% 10%	
Trail Commission	Up to 1.3% 1:1 charge	can take either 0.75% or 1% only. 1:1 Charge	
Other Commission		commission laken in monthly repayments for 2 to 5 years as agreed by advers and client	
Commission clawback	Initial and indemnified level commission only if contributions alop or reduce during first two years	Commission equal to outstanding set up charges will be clawed back	
NF GREEK			
Annual Management Charge (at 0 commission)	0.70%	Fund Value E0 E20k E50k E100k AMC 0.80% 0.70% 0.80% 0.55%	
	Plus TER of 0.06% to 1.69%	Plus TER of 0 to 2%	
Allocation Rule (at 0 commission)	100%	100%	
Initial Charge at 0 commission		Ni Ni	
Policy Fee at 0 commission	None	None	
Establishment Charge at 0 commission	None	None	
Loyetty Bonus	None	None	

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