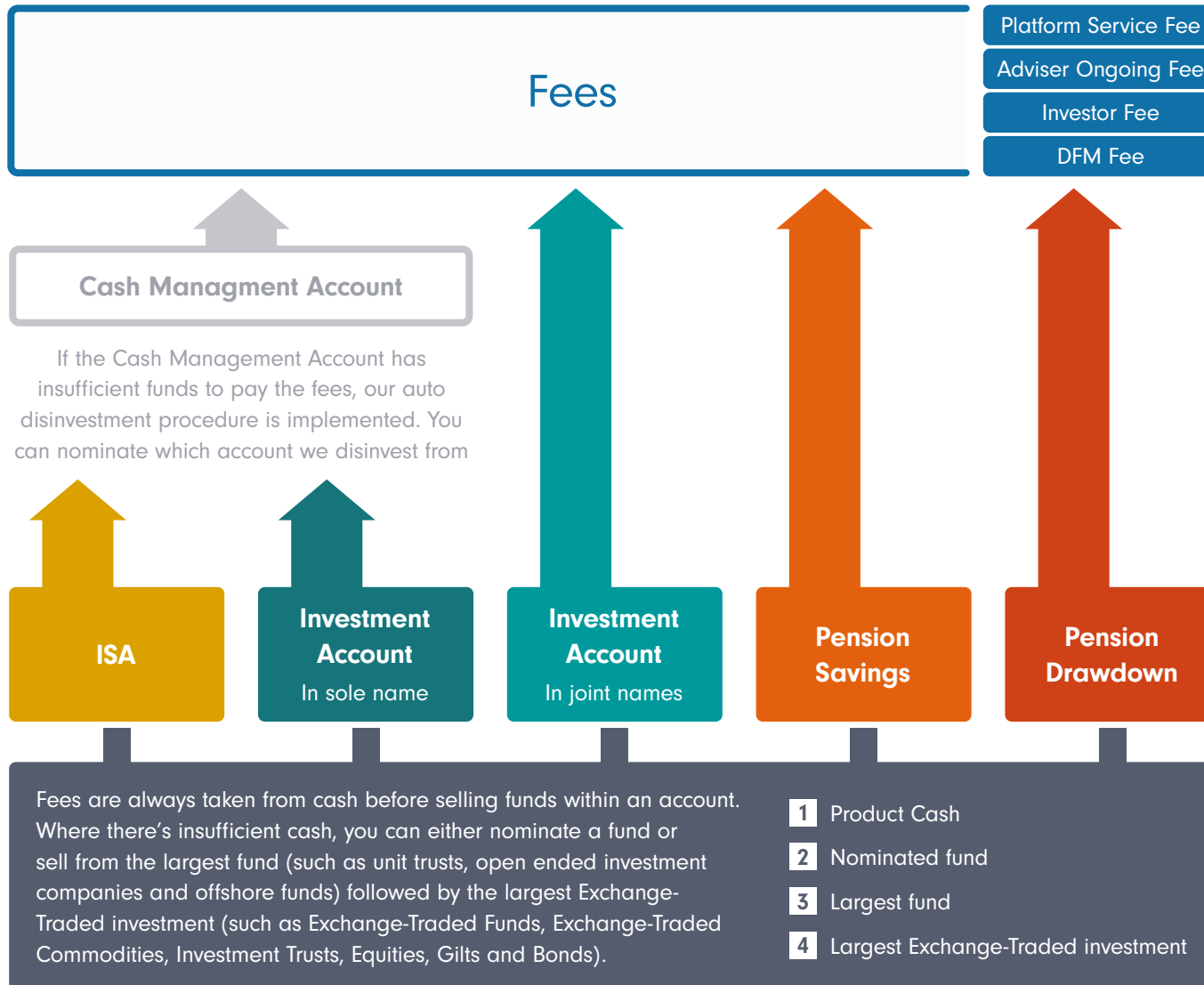


# Options for paying fees



## Summary

- Fees can be paid directly from an ISA and Investment Account, or from the Cash Management Account (CMA).
- The CMA can be funded in many ways. You can instruct a top up on behalf of your client, or disinvest into the CMA from an existing ISA or sole named Investment Account.
- Alternatively, a client can add money to their CMA online or via our app to avoid selling from an ISA or an Investment Account.
- If a Cash Management Account has insufficient funds to pay the fees, our auto disinvestment procedure is implemented. If the client holds multiple ISA or Investment Accounts in their sole name, you can choose which account the charges are deducted from.
- We always take fees from cash before selling funds within an account. Where there's insufficient cash, you can nominate a fund or otherwise we'll sell from the largest fund followed by the largest Exchange-Traded Fund.
- The Investment Account must be held in a sole name if fees are to be paid from the CMA. Fees for joint accounts can only be paid directly from the Investment Account.
- Pension fees are always paid directly from a Pension Savings or Pension Drawdown account.

**Adviser Solutions**

