

Navigator Investment Services Limited (UEN: 200103470W) (“Navigator”)

SCHEDULE FOR FUNDS INVESTMENT (“Schedule”)

Capitalised terms used and not defined herein shall have the meanings ascribed to them in the [Terms and Conditions for Investment Accounts](#).

FEES & CHARGES					
		Wrap		Non-Wrap	
Upfront Fee ¹		Up to 5.00%		Up to 5.00%	
Switch Fee ²		0.00%		Up to 5.00%	
Platform Fee ³	Investment Amount	Source of Funds			
		CASH & SRS	CPF	CASH & SRS	CPF
	First S\$500,000	0.20% per annum	Free of charge	0.20% per annum	Free of charge
	S\$500,000.01 – S\$999,999.99	0.10% per annum	Free of charge	0.10% per annum	Free of charge
	≥ S\$1,000,000	Full platform fee waived	Free of charge	Full platform fee waived	Free of charge
Ongoing Adviser Fee ⁴		Up to 1.80% per annum	0.10% - 0.40% per annum	Free of charge	Free of charge

MINIMUM INVESTMENT AMOUNTS (applicable to all Instrument Currencies)	
Initial subscription (lump-sum)	\$1,000.00
Allocation per Fund (for multi-fund subscription)	\$100.00
Additional subscription on same Fund	\$100.00
Limit on partial redemption	Up to 95% of portfolio value
Minimum value per portfolio account	5% of portfolio value

NOTES:

- Upfront fee.** A one-time fee charged as a percentage of your investment amount; and deducted either from your Cash Account or investment amount.
- Switch fee.** A one-time fee charged as a percentage of switched-out amount (before investment into a new Fund); and deducted either from your Cash Account or switched-out amount.
- Platform fee** is the annual fee charged for provision of platform services and/or administration of investment products by Navigator. The Platform fee accrues daily based on the aggregate value of the Funds consolidated within an Investment Account and is computed at the end of each quarter (being the end of March, June, September, December respectively of each year). For the avoidance of doubt, a separate platform fee shall be charged for each Investment Account where applicable.

4. **Ongoing adviser fee.** A fee agreed between you and your Financial Adviser that applies to the relevant Portfolio Account, and such a fee may include a platform fee that is charged by Navigator. Such fee accrues daily based on the aggregate value of the Funds consolidated within your Portfolio Account and is calculated at the end of each quarter (being the end of March, June, September, December respectively of each year). It is deducted either from your Cash Account, or redemption proceeds, or via redeemed units of Funds in your Portfolio Account. The agreed **ongoing adviser fee** for CPF investments under a Wrap Account is inclusive of a 0.10% service fee per annum payable to Navigator. For the avoidance of doubt, a separate ongoing adviser fee shall be charged for each Portfolio Account.
5. **Service fee.** An administration/service fee for the provision of services and/or administration of your investments under the relevant Portfolio Account on such periodic or other basis as Navigator may determine. Such fees may be subjected to change at any time and from time to time.
6. When you proceed to invest, upfront fee, switch fee, and ongoing adviser fee paid to Navigator will be passed on to your Financial Adviser, who has provided you the financial advice and recommendation on the investment product. Platform fee that is included as part of ongoing adviser fee is retained by Navigator.
7. All fees stated in this document do not include GST. Any taxes (including GST), duties and/or other expenses arising from the said fees shall be borne by you.
8. All of your Transactions in Funds will be subject to the minimum investment amounts applicable to the relevant Portfolio Account as prescribed by Navigator from time to time.