

# SCHEDULE FOR FUNDS INVESTMENT

Navigator Investment Services Limited ("Navigator")



## MINIMUM INVESTMENT AND WITHDRAWAL/REDEMPTION AMOUNTS

### MINIMUM INVESTMENT AMOUNTS

Lump sum subscription(excluding regular subscription)	All sub-accounts
Minimum initial investment/transfer	\$1,000
Minimum additional investment/transfer	\$100
Minimum allocation per fund	\$100

  

Regular subscription	All sub-accounts
Minimum regular investment	\$200
Investment frequency	Monthly, Quarterly, Half-yearly, Yearly
Minimum allocation per fund	\$100

### MINIMUM WITHDRAWAL/REDEMPTION LEVELS FOR ALL SUB-ACCOUNTS

Minimum withdrawal/redemption amount	\$1,000
Minimum balance	5% of sub-account value
Minimum amount for switching	\$1,000
Minimum switch per fund	\$500
Minimum redemption per fund	\$500
Minimum balance per fund	5% of fund value

  

Regular withdrawal facility	
Minimum regular withdrawal	\$1,000
Withdrawal frequency	Monthly, Quarterly, Half-yearly, Yearly

#### Note:

- (1) The above amounts shall apply for all contract currencies across the various sub-accounts.
- (2) All transactions are also subject to the minimum requirements imposed by respective fund houses and whichever fund limit is higher shall apply. Failure to comply with the minimum requirements may result in your trade being rejected by the fund houses. Please refer to the relevant fund prospectus for further details.

## FEES

Source of funds	Account type	Upfront fee	Switch fee	*Ongoing adviser charge
• Cash	Wrap	0 - 5.00%	Free	Up to 1.80% per annum
• SRS	Non-Wrap	0 - 5.00%	0 - 5.00%	Free
• CPF OA	Wrap	Free	Free	Up to 0.40% per annum <sup>^</sup>
• CPF SA	Non-Wrap	Free	Free	Free

**Note:** All fees and charges indicated above are before GST and subject to the limitations, requirements and conditions of the funds. Please refer to the relevant fund prospectus for further details. Fees charged should be agreed between you and your financial adviser representative.

<sup>^</sup> The agreed **Ongoing adviser charge** is inclusive of a **0.10% service fee** per annum payable to Navigator Investment Services Limited.

## \*PLATFORM FEE

Investment amount	Source of funds	
	CASH & SRS	CPF
First S\$500,000	0.20% per annum	Free
S\$500,000.01 - S\$1,500,000	0.10% per annum	Free
> S\$1,500,000	Free	Free

**Note:** No platform fee will be charged on Non Wrap accounts and CPF investments. There is no minimum platform fee on Navigator.

**Note:** Total ongoing fee comprises of **\*Ongoing adviser charge and \*Platform fee**. Please refer to Page 2 for more details on Ongoing fee.

## GENERAL

- (a) Terms defined in the Investment Account Terms and Conditions governing your Account issued by Navigator from time to time shall have the same meaning when used in this Schedule. The Investment Account Terms and Conditions may be obtained from your Financial Adviser or from the Website.
- (b) The fees stated in this Schedule are before GST, and are payable to Navigator. You agree that Navigator shall be entitled to retain such fee or commission for its benefit without any obligation to account for the same to you.
- (c) The fees and charges stated in this Schedule do not include or take into account any other fee you may have agreed to pay to your Financial Adviser. You acknowledge and agree that Navigator and/or its affiliates may at any time or from time to time receive a fee and/or commission for Transactions from the fund managers or distributors of the relevant Funds.
- (d) The current rates of all fees and charges may be obtained from Navigator or from the Website. Navigator reserves the right to amend all fees and charges, and to impose additional or other fees to new and/or existing investments, and the revised rates (together with the relevant effective date) will be published on the Website.
- (e) You may, as agreed with your Financial Adviser, submit a change of Account type (from wrap to non-wrap or vice-versa), and such change will take effect from the date Navigator accepts your request.

## EXPLANATION OF TERMS IN THE SCHEDULE

### (1) Upfront fee

An upfront fee (as a percentage of the investment) is deducted from the monies invested by you and paid to Navigator before the investments you have selected in your investment application are acquired. The upfront fee to be charged in respect of a sub-account shall be subjected to any maximum limit on front-end loads or sales charges prescribed by any competent authority from time to time.

### (2) Switch fee

A switch fee (as a percentage of the switch amount) is deducted from the switched out amount before investment into the new funds and paid to Navigator.

### (3) Ongoing fee

An ongoing fee will be charged on a quarterly basis, or part thereof, on the value of your investment ("Value") which shall be the aggregate of the average unit holdings of each fund within your sub-account multiplied by the average pricing information of each such fund for the relevant period, available at the last day of each quarter.

Navigator may also deduct the ongoing fee when you effect any transaction under your account, in which case, the applicable pro-rated ongoing fee will be charged on the Value based on the average pricing information for the pro-rated period available at the date of the transaction. The ongoing fee to be charged in respect of sub-account shall be subjected to any maximum limit prescribed by any competent authority from time to time.

The ongoing fee comprises of the ongoing adviser charge percentage you agree with your financial adviser for the respective period of the relevant sub-account and the platform fee.

The platform fee is an annual fee charged for the provision of services and/or administration of investment products.

You may, as agreed with your financial adviser change your ongoing adviser charge percentage for any sub-account and such change will take effect from the date the Company accepts your request.

### (4) Administration/service fee

Navigator may charge administration/service fee for the provision of services and/or administration of your investments under the relevant sub-account on such periodic or other basis as it may determine. Such fees may be subjected to change at any time and from time to time.

Please refer to the website for the type, rate and frequency of any administration/service fee currently imposed.

### (5) Other charges

For funds, upfront entry and exit fees of fund managers as disclosed in the relevant prospectus may not apply to you. In some funds, there may be a difference between the buying and selling unit prices, which represents the upfront entry fees of the relevant fund managers. This may apply to your investment. Other fees and charges, in addition to the usual annual management fees, trustee fees, audit fees, etc may be payable to your investments according to the rates as may be disclosed in the relevant prospectus or as charged by the relevant fund managers.

## WHAT THE COMPANY PAYS TO YOUR FINANCIAL ADVISER

If you choose to invest, all upfront fee, switch fee and ongoing fee (less platform fee and administration/service fee) that is deducted from your account will be paid as commission by Navigator to the financial adviser who provided financial advice and recommended the investment to you. Navigator may, as agreed with your financial adviser, also pay any other commissions from any new fees charged by Navigator implemented under any sub-account to your financial adviser.

## AVAILABLE INVESTMENT SUB-ACCOUNTS

Navigator offers a suite of investment sub-accounts that your financial adviser may recommend in order to tailor total wealth solutions to help you meet your financial priorities. Please refer to the website for a current list of available investment sub-accounts with Navigator.