

**In Life Fees & Charges.**

<b>In Life Fees &amp; Charges</b>	<b>OTP Fee</b>	<b>DD Due Date Change</b>	<b>Novation / Change of Control</b>	<b>Returned DD Payment</b>	<b>Asset Substitution</b>
<b>Cost £</b>	<b>£195</b>	<b>£ Nil</b>	<b>£295 + VAT</b>	<b>£10.00</b>	<b>£100 + VAT</b>

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