

**Funds & Shares Service costs and charges disclosure**

Client name: Joe Bloggs	Portfolio name: SIPP
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**Portfolio breakdown**

Investment name	Amount invested
Cash	£100.00
M&G SECURITIES LTD OPTIMAL INC STERLING I ACC	£11,011.00
ARTEMIS FD MNGRS HIGH INCOME QI INC	£12,012.00
INVESCO FD MNGRS IP GBL TARGETED RTNS Y GBP	£6,506.50
ABERDEEN FD MNGRS UK PROPERTY FEEDER UT I ACC	£8,508.50
J O HAMBRO CAP UK DYNAMIC Y GBP ACC	£17,017.00
VANGUARD INV UK LT FTS UK EQ INC IDX A ACC NAV	£5,505.50
ISHARES NORTH AMER EQ INDEX D ACC	£13,013.00
SCHRODER UNIT TST US MID CAP Z ACC	£5,005.00
OLD MUT INV MGMT NORTH AMERICAN EQTY R GBP	£5,005.00
JUPITER UT MNGRS EUROPEAN I ACC	£8,508.50
ISHARES JAPAN EQUITY INDEX D ACC	£8,008.00

**Costs and charges breakdown**

These are the costs and charges you will pay to buy and hold investments in your AJ Bell Investcentre account. These include the charges for managing the underlying holdings, adviser charges and any investment management charges. They also show the charges for buying and holding investments with us.

<b>Investment product charges</b>			
These are the charges relating to the underlying investments in your account or portfolio			
Charge type	Percentage	Value (£)	Notes
Initial charges	0.02%	£22.02	The charge for buying the investments
Annual ongoing charge	0.66%	£656.31	The annual charge for managing and operating the investments
Transaction charges	0.15%	£146.23	The costs of buying and selling the underlying holdings in your investments over the year
Incidental charges	0.03%	£27.07	Other charges, including performance fees

<b>Service provider charges</b>
These are the charges relating to the accounts and services provided by AJ Bell Investcentre

Charge type	Percentage	Value (£)	Notes
Annual ongoing charge	0.15%	£150.15	The annual charge for holding the investment/s with AJ Bell Investcentre
Dealing charges	0.01%	£11.00	The charge for buying the investment/s with AJ Bell Investcentre

<b>Adviser charges</b>			
These are the charges that are paid to your adviser			
Charge type	Percentage	Value (£)	Notes
One-off	1.50%	£1,500.00	The initial charge payable to your adviser
Ongoing	1.00%	£1,000.00	The ongoing charge payable to your

<b>Investment management charges</b>			
These are charges that are paid to your chosen investment manager			
Charge type	Percentage	Value (£)	Notes
Initial investment management charge	0.00%	£0.00	The initial charge payable to any third party investment manager
Annual ongoing investment management charge	0.00%	£0.00	The ongoing charge payable to any third party investment manager

### Costs and charges summary

Cost and charge type	Percentage	Value (£)
Product	0.85%	£851.64
Service	0.16%	£161.15
Adviser	2.50%	£2,500.00
Investment management	0.00%	£0.00
<b>Total costs and charges</b>	<b>3.51%</b>	<b>£3,512.79</b>

### The effect of costs and charges on investment returns

<p>Based on investing GBP 100,100.00 in this fund over a 5 year period, with an expected return of 5% per annum, the investment would be worth GBP 114,373.15. Total fees would be GBP 13,382.64.</p> <p>If no fees were charged the investment would be worth GBP 127,755.78, this means your growth rate would be 27.63%. The growth rate over 5 years including fees would be 14.26%.</p>	<p><b>Illustration of effect of costs and charges</b></p> <p>This illustration is based on the amount you are investing and the charges that apply to the products and services today.</p> <p>The investment performance is not guaranteed and the value of your investments can go down as well as up.</p>
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These figures are only examples and are not guaranteed – they are not minimum or maximum amounts. What you will get back depends on how your investments grow, the tax treatment of the fund and your own tax position. You could get back more or less

than the figures shown. You may get back less than the amount that you have paid in.

The fund manager's charges are provided by Morningstar and may not be accurate and you should not rely solely on this information when making your investment decisions.