

Mr Example Client

Cost and Charges Statement

This document provides you with information to help you understand the costs and charges applied to your investment over the reporting period. It is not marketing material.

Account number	account number	Statement start date	01/01/2018
Currency	ccy	Statement End date	31/12/2018

The costs and charges shown together with net and gross rates of return reported cover the period from the statement start date to the statement end date shown above.

Charge	Amount (Ccy)	% of investment
Investment services and/or ancillary	0.00	0.00
Third Party Payments received by the Investment Plan	0.00	0.00
Investment Product costs	13.07	2.39%
Total costs and charges	13.07	2.39%

Itemised breakdown of cost and charges

Charge Type	Investment Services		Financial Instruments		Total Costs and Charges	
	Amount	%	Amount	%	Amount	%
One - off charges	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ongoing charges	0.00	0.00%	10.49	1.92%	10.49	1.92%
Transaction costs	0.00	0.00%	2.58	0.47%	2.58	0.47%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental cost	0.00	0.00%	0.00	0.00%	0.00	0.00%
Total costs and charges	0.00	0.00%	13.07	2.39%	13.07	2.39%

Cumulative effect of cost & charges on return

	Percent %
Return before the deduction of cost and charges (gross)	24.90%
Return after the deduction of cost and charges (net)	21.82%
Cumulative effect of cost and charges on return	3.08%

Description of Financial Instrument costs

Charge	Description
One-off charges	The one-off cost includes the entry and exit charges.
Ongoing charges	The ongoing charges are the charges for running the portfolio. These charges include but are not limited to investment management fees, valuation fees, audit fees, legal fees.
Transaction costs	The transaction costs are the costs incurred for purchasing and selling securities within the portfolio. Costs include brokerage commissions, stamp duty and spreads
Ancillary services	The ancillary services includes investment management research fees.
Incidental costs	The incidental costs include performance fees paid if certain performance levels are achieved (over and above any levels set out in the investment objective) within a set time

Past performance is not indicative of future results. Returns may increase or decrease. The value of an investment and any income derived from it can go down as well as up and you may not get back the original amount invested.