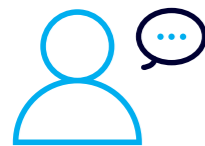


# Setting out our charges and costs

A **single figure** for our integrated service, covering:



Advice

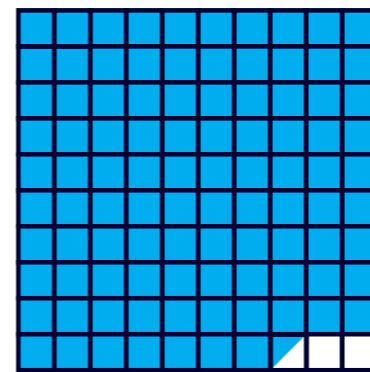


Administration+



Fund Management

In simple terms, it's about **2 to 2.5%** a year of a client's investment over the long term



**Balanced portfolio ISA** – 2.31% a year in charges over 10 years\*



Average over 10 years

**2.31%**

**Initial charges** on new investments

Advice Administration+ Total initial charges  
**4.5% + 0.5% = 5.0%**



Average over 10 years

**0.5%**

**Ongoing annual charges**

**0.5% + 0.81% + 0.39% =**



Ongoing advice



Administration+



Fund Management

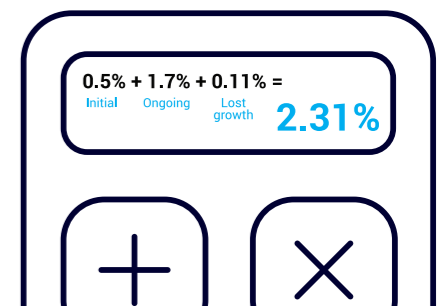
**1.70%**

Total

Allowance for lost growth on **charges taken**



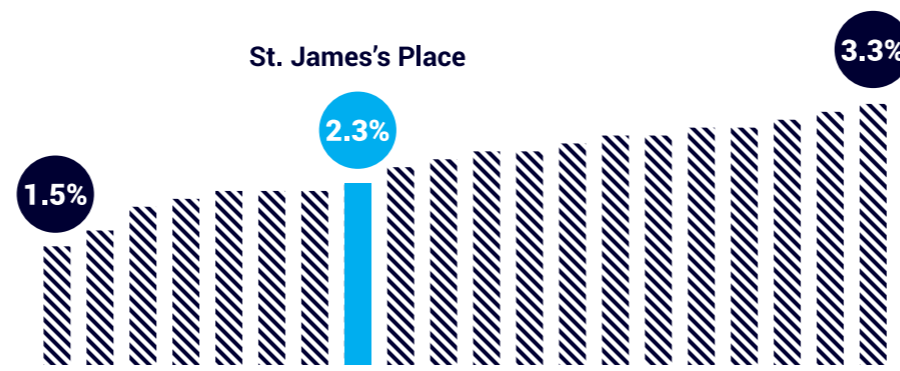
So, **future effect of charges** over the 10-year time period



**Comparing like with like**

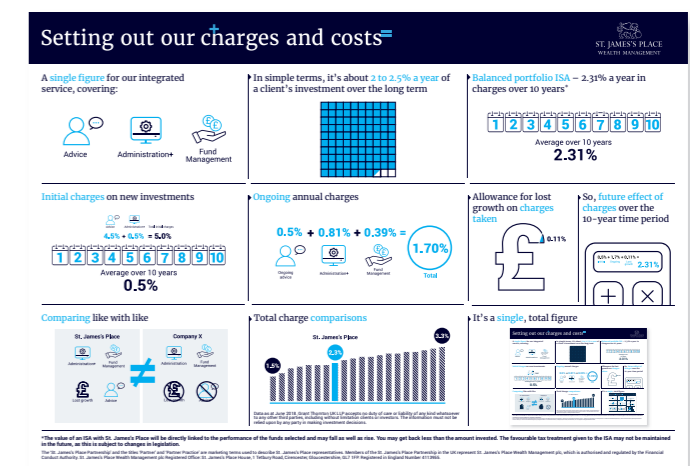


**Total charge comparisons**



Data as at June 2018. Grant Thornton UK LLP accepts no duty of care or liability of any kind whatsoever to any other third parties, including without limitation clients or investors. The information must not be relied upon by any party in making investment decisions.

It's a **single**, total figure



**\*The value of an ISA with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested. The favourable tax treatment given to the ISA may not be maintained in the future, as this is subject to changes in legislation.**

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