# PRE-SALE ILLUSTRATION VP59

| | Amount Invested (£) | Estimate Growth Rate (%) | Fund Manager Charge (%) | Fund Manager Charge Amount (£) | Platform Charge Amount (£) | Service Charge Amount (£) | Charges in Year 1 (£) | Total Annual Charges (%) | Value at end of Y1 before Charges (£) | Value at end of Y1 after Charges (£) | Fund Growth rate after Charges (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **UK ALL COMPANIES** | | | | | | | | | | | |
| **Artemis UK Select** | 500 | 4.75 | 0.82 | 4.29 | 0.08 | 0.21 | 4.58 | 1.37 | 523.75 | 519.17 | 3.38 |
| **IFSL Marlborough Multi-Cap Growth** | 500 | 4.75 | 0.82 | 4.29 | 0.08 | 0.21 | 4.58 | 1.37 | 523.75 | 519.17 | 3.38 |
| **Jupiter UK Dynamic Equity** | 500 | 4.75 | 0.76 | 3.98 | 0.08 | 0.21 | 4.27 | 1.31 | 523.75 | 519.48 | 3.44 |
| **Liontrust Special Situations** | 500 | 4.75 | 0.81 | 4.24 | 0.08 | 0.21 | 4.53 | 1.36 | 523.75 | 519.22 | 3.39 |
| **MI Chelverton UK Equity Growth** | 500 | 4.75 | 0.87 | 4.56 | 0.08 | 0.21 | 4.85 | 1.42 | 523.75 | 518.90 | 3.33 |
| **Schroder Recovery** | 500 | 4.75 | 0.91 | 4.77 | 0.08 | 0.21 | 5.06 | 1.46 | 523.75 | 518.69 | 3.29 |
| **VT Downing Unique Opportunities** | 500 | 4.75 | 1.01 | 5.29 | 0.08 | 0.21 | 5.58 | 1.56 | 523.75 | 518.17 | 3.19 |
| **UK EQUITY INCOME** | | | | | | | | | | | |
| **Artemis Income** | 500 | 4.75 | 0.80 | 4.19 | 0.08 | 0.21 | 4.48 | 1.35 | 523.75 | 519.27 | 3.40 |
| **IFSL Evenlode Income** | 500 | 4.75 | 0.88 | 4.61 | 0.08 | 0.21 | 4.90 | 1.43 | 523.75 | 518.85 | 3.32 |
| **Janus Henderson UK Responsible Income** | 500 | 4.75 | 0.85 | 4.45 | 0.08 | 0.21 | 4.74 | 1.40 | 523.75 | 519.01 | 3.35 |
| **Man Income** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **Montanaro UK Income Seed** | 500 | 4.75 | 0.52 | 2.72 | 0.08 | 0.21 | 3.01 | 1.07 | 523.75 | 520.74 | 3.68 |
| **Premier Miton Monthly Income** | 500 | 4.75 | 0.91 | 4.77 | 0.08 | 0.21 | 5.06 | 1.46 | 523.75 | 518.69 | 3.29 |
| **WS Gresham House UK Multi Cap Income** | 500 | 4.75 | 0.82 | 4.29 | 0.08 | 0.21 | 4.58 | 1.37 | 523.75 | 519.17 | 3.38 |
| **UK SMALLER COMPANIES** | | | | | | | | | | | |
| **Fidelity UK Smaller Companies** | 500 | 4.75 | 0.93 | 4.87 | 0.08 | 0.21 | 5.16 | 1.48 | 523.75 | 518.59 | 3.27 |
| **IFSL Marlborough UK Micro-Cap Growth** | 500 | 4.75 | 0.78 | 4.09 | 0.08 | 0.21 | 4.38 | 1.33 | 523.75 | 519.37 | 3.42 |
| **Liontrust UK Micro Cap** | 500 | 4.75 | 1.34 | 7.02 | 0.08 | 0.21 | 7.31 | 1.89 | 523.75 | 516.44 | 2.86 |
| **WS Amati UK Listed Smaller Companies** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **WS Gresham House UK Micro Cap** | 500 | 4.75 | 0.96 | 5.03 | 0.08 | 0.21 | 5.32 | 1.51 | 523.75 | 518.43 | 3.24 |
| **WS Raynar UK Smaller Companies** | 500 | 4.75 | 1.20 | 6.29 | 0.08 | 0.21 | 6.58 | 1.75 | 523.75 | 517.18 | 3.00 |
| **STERLING CORPORATE BOND** | | | | | | | | | | | |
| **Artemis Corporate Bond** | 500 | 4.75 | 0.35 | 1.83 | 0.08 | 0.21 | 2.12 | 0.90 | 523.75 | 521.63 | 3.85 |
| **BlackRock Corporate Bond** | 500 | 4.75 | 0.56 | 2.93 | 0.08 | 0.21 | 3.22 | 1.11 | 523.75 | 520.53 | 3.64 |
| **Man Sterling Corporate Bond** | 500 | 4.75 | 0.63 | 3.30 | 0.08 | 0.21 | 3.59 | 1.18 | 523.75 | 520.16 | 3.57 |
| **Rathbone Ethical Bond** | 500 | 4.75 | 0.65 | 3.40 | 0.08 | 0.21 | 3.69 | 1.20 | 523.75 | 520.06 | 3.55 |
| **Royal London Corporate Bond** | 500 | 4.75 | 0.56 | 2.93 | 0.08 | 0.21 | 3.22 | 1.11 | 523.75 | 520.53 | 3.64 |
| **TwentyFour Corporate Bond** | 500 | 4.75 | 0.56 | 2.93 | 0.08 | 0.21 | 3.22 | 1.11 | 523.75 | 520.53 | 3.64 |
| **STERLING HIGH YIELD BOND** | | | | | | | | | | | |
| **Aegon High Yield Bond** | 500 | 4.75 | 0.59 | 3.09 | 0.08 | 0.21 | 3.38 | 1.14 | 523.75 | 520.37 | 3.61 |
| **Man High Yield Opportunities** | 500 | 4.75 | 0.75 | 3.93 | 0.08 | 0.21 | 4.22 | 1.30 | 523.75 | 519.53 | 3.45 |
| **STERLING STRATEGIC BOND** | | | | | | | | | | | |
| **Aegon Strategic Bond** | 500 | 4.75 | 0.48 | 2.51 | 0.08 | 0.21 | 2.80 | 1.03 | 523.75 | 520.95 | 3.72 |
| **Invesco Tactical Bond** | 500 | 4.75 | 0.70 | 3.67 | 0.08 | 0.21 | 3.96 | 1.25 | 523.75 | 519.79 | 3.50 |
| **Jupiter Monthly Income Bond** | 500 | 4.75 | 0.65 | 3.40 | 0.08 | 0.21 | 3.69 | 1.20 | 523.75 | 520.06 | 3.55 |
| **Nomura Global Dynamic Bond (Hedged)** | 500 | 4.75 | 0.75 | 3.93 | 0.08 | 0.21 | 4.22 | 1.30 | 523.75 | 519.53 | 3.45 |
| **TwentyFour Dynamic Bond** | 500 | 4.75 | 0.79 | 4.14 | 0.08 | 0.21 | 4.43 | 1.34 | 523.75 | 519.32 | 3.41 |
| **TARGETED ABSOLUTE RETURN*** | | | | | | | | | | | |
| **Janus Henderson Absolute Return** | 500 | 4.75 | 1.07 | 5.60 | 0.08 | 0.21 | 5.89 | 1.62 | 523.75 | 517.86 | 3.13 |
| **EUROPE EXCLUDING UK** | | | | | | | | | | | |
| **BlackRock Continental European Income** | 500 | 4.75 | 0.91 | 4.77 | 0.08 | 0.21 | 5.06 | 1.46 | 523.75 | 518.69 | 3.29 |
| **BlackRock European Dynamic** | 500 | 4.75 | 0.91 | 4.77 | 0.08 | 0.21 | 5.06 | 1.46 | 523.75 | 518.69 | 3.29 |
| **CT European Select** | 500 | 4.75 | 0.79 | 4.14 | 0.08 | 0.21 | 4.43 | 1.34 | 523.75 | 519.32 | 3.41 |
| **Fidelity European** | 500 | 4.75 | 0.92 | 4.82 | 0.08 | 0.21 | 5.11 | 1.47 | 523.75 | 518.64 | 3.28 |
| **IFSL Marlborough European Special Situations** | 500 | 4.75 | 0.80 | 4.19 | 0.08 | 0.21 | 4.48 | 1.35 | 523.75 | 519.27 | 3.40 |
| **Liontrust European Dynamic** | 500 | 4.75 | 0.85 | 4.45 | 0.08 | 0.21 | 4.74 | 1.40 | 523.75 | 519.01 | 3.35 |
| **Premier Miton European Opportunities** | 500 | 4.75 | 0.83 | 4.35 | 0.08 | 0.21 | 4.64 | 1.38 | 523.75 | 519.11 | 3.37 |

| | Amount Invested (£) | Estimate Growth Rate (%) | Fund Manager Charge (%) | Fund Manager Charge Amount (£) | Platform Charge Amount (£) | Service Charge Amount (£) | Charges in Year 1 (£) | Total Annual Charges (%) | Value at end of Y1 before Charges (£) | Value at end of Y1 after Charges (£) | Fund Growth rate after Charges (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **NORTH AMERICA** | | | | | | | | | | | |
| **AXA Framlington American Growth** | 500 | 4.75 | 0.81 | 4.24 | 0.08 | 0.21 | 4.53 | 1.36 | 523.75 | 519.22 | 3.39 |
| **Baillie Gifford American** | 500 | 4.75 | 0.52 | 2.72 | 0.08 | 0.21 | 3.01 | 1.07 | 523.75 | 520.74 | 3.68 |
| **Brown Advisory US Flexible Equity** | 500 | 4.75 | 0.84 | 4.40 | 0.08 | 0.21 | 4.69 | 1.39 | 523.75 | 519.06 | 3.36 |
| **Fidelity Index US** | 500 | 4.75 | 0.06 | 0.31 | 0.08 | 0.21 | 0.60 | 0.61 | 523.75 | 523.15 | 4.14 |
| **GQG Partners US Equity** | 500 | 4.75 | 0.55 | 2.88 | 0.08 | 0.21 | 3.17 | 1.10 | 523.75 | 520.58 | 3.65 |
| **Premier Miton US Opportunities** | 500 | 4.75 | 0.84 | 4.40 | 0.08 | 0.21 | 4.69 | 1.39 | 523.75 | 519.06 | 3.36 |
| **T. Rowe Price US Smaller Companies Equity** | 500 | 4.75 | 0.49 | 2.45 | 0.08 | 0.21 | 2.74 | 1.04 | 500.00 | 497.26 | -1.04 |
| **JAPAN** | | | | | | | | | | | |
| **JPM Japan** | 500 | 4.75 | 0.81 | 4.24 | 0.08 | 0.21 | 4.53 | 1.36 | 523.75 | 519.22 | 3.39 |
| **Jupiter Japan Income** | 500 | 4.75 | 0.98 | 5.13 | 0.08 | 0.21 | 5.42 | 1.53 | 523.75 | 518.33 | 3.22 |
| **M&G Japan** | 500 | 4.75 | 0.49 | 2.57 | 0.08 | 0.21 | 2.86 | 1.04 | 523.75 | 520.89 | 3.71 |
| **Pictet Japanese Equity Selection** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **ASIA PACIFIC EXCLUDING JAPAN*** | | | | | | | | | | | |
| **Baillie Gifford Pacific** | 500 | 4.75 | 0.70 | 3.67 | 0.08 | 0.21 | 3.96 | 1.25 | 523.75 | 519.79 | 3.50 |
| **Fidelity Asia Pacific Opportunities** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **Fidelity Asian Smaller Companies** | 500 | 4.75 | 1.08 | 5.66 | 0.08 | 0.21 | 5.95 | 1.63 | 523.75 | 517.80 | 3.12 |
| **Guinness Asian Equity Income** | 500 | 4.75 | 0.89 | 4.66 | 0.08 | 0.21 | 4.95 | 1.44 | 523.75 | 518.80 | 3.31 |
| **Invesco Asian (UK)** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **Jupiter Asian Income** | 500 | 4.75 | 1.01 | 5.29 | 0.08 | 0.21 | 5.58 | 1.56 | 523.75 | 518.17 | 3.19 |
| **Schroder Asian Income** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **Stewart Investors Asia Pacific Leaders** | 500 | 4.75 | 0.84 | 4.40 | 0.08 | 0.21 | 4.69 | 1.39 | 523.75 | 519.06 | 3.36 |
| **GLOBAL EMERGING MARKETS** | | | | | | | | | | | |
| **Aubrey Global Emerging Markets Opportunities** | 500 | 4.75 | 1.04 | 5.45 | 0.08 | 0.21 | 5.74 | 1.59 | 523.75 | 518.01 | 3.16 |
| **Chikara Indian Subcontinent** | 500 | 4.75 | 1.05 | 5.50 | 0.08 | 0.21 | 5.79 | 1.60 | 523.75 | 517.96 | 3.15 |
| **FSSA Greater China Growth** | 500 | 4.75 | 1.09 | 5.71 | 0.08 | 0.21 | 6.00 | 1.64 | 523.75 | 517.75 | 3.11 |
| **GQG Partners Emerging Markets Equity** | 500 | 4.75 | 1.05 | 5.50 | 0.08 | 0.21 | 5.79 | 1.60 | 523.75 | 517.96 | 3.15 |
| **GS India Equity Portfolio** | 500 | 4.75 | 1.04 | 5.45 | 0.08 | 0.21 | 5.74 | 1.59 | 523.75 | 518.01 | 3.16 |
| **Invesco Emerging Markets ex China (UK)** | 500 | 4.75 | 0.75 | 3.93 | 0.08 | 0.21 | 4.22 | 1.30 | 523.75 | 519.53 | 3.45 |
| **M&G Global Emerging Markets** | 500 | 4.75 | 0.75 | 3.93 | 0.08 | 0.21 | 4.22 | 1.30 | 523.75 | 519.53 | 3.45 |
| **GLOBAL** | | | | | | | | | | | |
| **BlackRock Global Unconstrained Equity** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **Fundsmith Equity** | 500 | 4.75 | 0.94 | 4.92 | 0.08 | 0.21 | 5.21 | 1.49 | 523.75 | 518.54 | 3.26 |
| **IFSL Evenlode Global Equity** | 500 | 4.75 | 0.85 | 4.45 | 0.08 | 0.21 | 4.74 | 1.40 | 523.75 | 519.01 | 3.35 |
| **Pictet Global Environmental Opportunities** | 500 | 4.75 | 1.11 | 5.81 | 0.08 | 0.21 | 6.10 | 1.66 | 523.75 | 517.65 | 3.09 |
| **Rathbone Global Opportunities** | 500 | 4.75 | 0.77 | 4.03 | 0.08 | 0.21 | 4.32 | 1.32 | 523.75 | 519.43 | 3.43 |
| **Sanlam Global Artifical Intelligence** | 500 | 4.75 | 0.60 | 3.14 | 0.08 | 0.21 | 3.43 | 1.15 | 523.75 | 520.32 | 3.60 |
| **T. Rowe Price Global Focused Growth Equity** | 500 | 4.75 | 0.60 | 3.14 | 0.08 | 0.21 | 3.43 | 1.15 | 523.75 | 520.32 | 3.60 |
| **T. Rowe Price Global Select Equity** | 500 | 4.75 | 0.44 | 2.30 | 0.08 | 0.21 | 2.59 | 0.99 | 523.75 | 521.16 | 3.76 |
| **WS Blue Whale Growth** | 500 | 4.75 | 1.09 | 5.71 | 0.08 | 0.21 | 6.00 | 1.64 | 523.75 | 517.75 | 3.11 |
| **GLOBAL EQUITY INCOME** | | | | | | | | | | | |
| **Aegon Global Equity Income** | 500 | 4.75 | 0.63 | 3.30 | 0.08 | 0.21 | 3.59 | 1.18 | 523.75 | 520.16 | 3.57 |
| **Fidelity Global Dividend** | 500 | 4.75 | 0.92 | 4.82 | 0.08 | 0.21 | 5.11 | 1.47 | 523.75 | 518.64 | 3.28 |
| **IFSL Evenlode Global Income** | 500 | 4.75 | 0.54 | 2.83 | 0.08 | 0.21 | 3.12 | 1.09 | 523.75 | 520.63 | 3.66 |
| **JPM Global Equity Income** | 500 | 4.75 | 0.90 | 4.71 | 0.08 | 0.21 | 5.00 | 1.45 | 523.75 | 518.75 | 3.30 |
| **M&G Global Dividend** | 500 | 4.75 | 0.66 | 3.46 | 0.08 | 0.21 | 3.75 | 1.21 | 523.75 | 520.00 | 3.54 |
| **WS Guinness Global Equity Income** | 500 | 4.75 | 0.79 | 4.14 | 0.08 | 0.21 | 4.43 | 1.34 | 523.75 | 519.32 | 3.41 |
| **MISCELLANEOUS*** | | | | | | | | | | | |
| **Fidelity Global Technology** | 500 | 4.75 | 1.04 | 5.45 | 0.08 | 0.21 | 5.74 | 1.59 | 523.75 | 518.01 | 3.16 |
| **FTF ClearBridge Global Infrastructure Income** | 500 | 4.75 | 0.82 | 4.29 | 0.08 | 0.21 | 4.58 | 1.37 | 523.75 | 519.17 | 3.38 |
| **M&G Emerging Markets Bond** | 500 | 4.75 | 0.68 | 3.56 | 0.08 | 0.21 | 3.85 | 1.23 | 523.75 | 519.90 | 3.52 |
| **Polar Capital Biotechnology** | 500 | 4.75 | 1.11 | 5.81 | 0.08 | 0.21 | 6.10 | 1.66 | 523.75 | 517.65 | 3.09 |
| **Polar Capital Global Insurance** | 500 | 4.75 | 0.83 | 4.35 | 0.08 | 0.21 | 4.64 | 1.38 | 523.75 | 519.11 | 3.37 |
| **Polar Capital Healthcare Opportunities** | 500 | 4.75 | 1.11 | 5.81 | 0.08 | 0.21 | 6.10 | 1.66 | 523.75 | 517.65 | 3.09 |
| **VT Chelsea Managed Cautious Growth** | 500 | 4.75 | 0.92 | 4.82 | 0.08 | 0.21 | 5.11 | 1.47 | 523.75 | 518.64 | 3.28 |
| **VT Chelsea Managed Balanced Growth** | 500 | 4.75 | 0.76 | 3.98 | 0.08 | 0.21 | 4.27 | 1.31 | 523.75 | 519.48 | 3.44 |
| **VT Chelsea Managed Aggressive Growth** | 500 | 4.75 | 0.86 | 4.50 | 0.08 | 0.21 | 4.79 | 1.41 | 523.75 | 518.96 | 3.34 |
| **VT Chelsea Managed Monthly Income** | 500 | 4.75 | 0.72 | 3.77 | 0.08 | 0.21 | 4.06 | 1.27 | 523.75 | 519.69 | 3.48 |
| **VT Gravis UK Infrastructure Income** | 500 | 4.75 | 0.65 | 3.40 | 0.08 | 0.21 | 3.69 | 1.20 | 523.75 | 520.06 | 3.55 |
| **VT Chelsea Managed Monthly Income** | 50 | 4.75 | 0.71 | 0.37 | 0.08 | 0.21 | 0.66 | 1.26 | 52.38 | 51.71 | 3.49 |
| **VT Gravis UK Infrastructure Income** | 50 | 4.75 | 0.65 | 0.34 | 0.08 | 0.21 | 0.63 | 1.20 | 52.38 | 51.74 | 3.55 |