

Wrap Charges Information Document

Some information about costs and charges

Before you invest, we are required by law to provide you with an estimation of the costs and charges that you will pay now, and over the next 12 months in relation to the investment that you are about to make.

The generic information in this document breaks down the costs and charges by the following areas to show you the full breakdown of the costs and charges for your ISA Stocks and Shares or Personal Portfolio.

The figures in this document have been calculated using a range of ongoing fund charges with transaction costs of 0.05% and using the following assumptions (based on actual costs incurred for similar investments):

- Platform charge of 0.35%, an ongoing adviser charge of 0.50% on a £10,000 lump sum investment and a £100 regular monthly investment.

Service charges

The service charges are as follows:

Platform charges are fees paid to Standard Life Savings – these are costs we take each year for administering the investments held with us.

Discretionary manager services – If invested in model portfolio via the Hub, these are the costs the discretionary manager will charge for managing your investments.

Adviser charges – these are the costs the adviser will charge for managing your investments.

These service charges can be:

- **One-off costs** – these are usually costs taken at the start of your investment.
- **Ongoing costs** – these are costs taken on a regular basis.
- **Transaction costs** – these are costs incurred when buying or selling underlying investments.
- **Incidental costs** – this could be, for example the impact of any performance fee.
- **Ancillary charge** – these are costs that are related to ancillary services that are not included in the costs mentioned above.

Investment charges

These are fees paid to the fund managers where your investments have been made:

- **One-off costs** – these are costs you would pay when entering or exiting your investment.
- **Ongoing costs** – these are costs taken each year by the managers of your investments.
- **Transaction costs** – these are costs incurred by the managers when buying or selling underlying investments.
- **Incidental costs** – this could be, for example the impact of any performance fee.

About the costs and charges

- These estimated costs are based on an example investment amount. We will let you know the actual costs once a year.
- The total cost and charges are presented as an amount and a percentage of your total investments.
- Securities charges (referred to as “transaction charges” in your Wrap Client Terms and Conditions) are a service charge levied by Standard Life Savings. Where applicable, these charges are shown in the ‘breakdown of services charges’ section in the attached table.

0.90% Ongoing fund charge

Charges Summary

	Service charges	Investment charges	Totals
ISA Stocks & Shares or Personal Portfolio	£92.45	£101.18	£193.63
	0.83%	0.91%	1.74%

Breakdown of service charges

Platform	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£39.20	£0.00	£0.00	£0.00	£39.20
	0.00%	0.35%	0.00%	0.00%	0.00%	0.35%

Discretionary manager	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Adviser	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£53.25	£0.00	£0.00	£0.00	£53.25
	0.00%	0.48%	0.00%	0.00%	0.00%	0.48%

Breakdown of the Investment cost and charges

Platform	One off	Ongoing	Transaction	Incidental	Totals
Fund charge 0.90%	£0.00	£95.85	£5.33	£0.00	£101.18
	0.00%	0.86%	0.05%	0.00%	0.91%

Cumulative effect of costs and charges on return

Based on these figures, over the period of one year the product and service costs and charges would reduce this investment from £11,200.00 to £11,006.37. This is a reduction of £193.63.

Please note that the above charges are calculated in accordance with Markets In Financial Instruments Directives II guidelines therefore they may differ from the Wrap Charges Summary and product illustrations.

These figures are examples only and you should be aware that performance can't be guaranteed. Past performance is not a guide to future performance. The value of investments may go down as well as up and cannot be guaranteed; you may receive back less than your original investment.

0.79% Ongoing fund charge

Charges Summary

	Service charges	Investment charges	Totals
ISA Stocks & Shares or Personal Portfolio	£92.45	£89.47	£181.92
	0.83%	0.80%	1.63%

Breakdown of service charges

Platform	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£39.20	£0.00	£0.00	£0.00	£39.20
	0.00%	0.35%	0.00%	0.00%	0.00%	0.35%

Discretionary manager	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Adviser	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£53.25	£0.00	£0.00	£0.00	£53.25
	0.00%	0.48%	0.00%	0.00%	0.00%	0.48%

Breakdown of the Investment cost and charges

Platform	One off	Ongoing	Transaction	Incidental	Totals
Fund charge 0.79%	£0.00	£84.14	£5.33	£0.00	£89.47
	0.00%	0.75%	0.05%	0.00%	0.80%

Cumulative effect of costs and charges on return

Based on these figures, over the period of one year the product and service costs and charges would reduce this investment from £11,200.00 to £11,018.08. This is a reduction of £181.92.

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0.61% Ongoing fund charge

Charges Summary

	Service charges	Investment charges	Totals
ISA Stocks & Shares or Personal Portfolio	£92.45	£70.30	£162.75
	0.83%	0.63%	1.46%

Breakdown of service charges

Platform	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£39.20	£0.00	£0.00	£0.00	£39.20
	0.00%	0.35%	0.00%	0.00%	0.00%	0.35%

Discretionary manager	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Adviser	One off	Ongoing	Transaction	Ancillary	Incidental	Totals
ISA Stocks & Shares or Personal Portfolio	£0.00	£53.25	£0.00	£0.00	£0.00	£53.25
	0.00%	0.48%	0.00%	0.00%	0.00%	0.48%

Breakdown of the Investment cost and charges

Platform	One off	Ongoing	Transaction	Incidental	Totals
Fund charge 0.61%	£0.00	£64.97	£5.33	£0.00	£70.30
	0.00%	0.58%	0.05%	0.00%	0.63%

Cumulative effect of costs and charges on return

Based on these figures, over the period of one year the product and service costs and charges would reduce this investment from £11,200.00 to £11,037.25. This is a reduction of £162.75.

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Please speak to your adviser or contact us for more information.