

Cost and charges information

This document provides you with costs and charges information regarding our charges and, where relevant, the costs within an investment product. It is not marketing material. The information is required by regulation and you are advised to read it so you can make an informed decision about whether to invest.

Annual charges

These are the annual costs based on four indicative initial investments amounts of £5,000, £10,000, £20,000, £50,000 and a regular savings plan of £500/month assuming a net zero growth rate. For illustrative purposes, we have used the weighted average costs and charges of the 5 most purchased funds on our platform for the 3 month period November 2018 to January 2019. A breakdown of our dealing costs and the costs within any investment products is itemised below, as are further illustrations showing the cumulative effect of costs on the return of the investment. Product provider costs shown are inclusive of the fund ongoing charges figure (OCF), transaction costs and incidental costs.

Cost Category	% of investment	£5,000 lump sum costs	£10,000 lump sum costs	£20,000 lump sum costs	£50,000 lump sum costs	£500/month Regular savings plan costs
Our annual fee	0.55%	£27.50	£55.00	£110.00	£275.00	£17.88
Our dealing charges	n/a	£0.00	£0.00	£0.00	£0.00	£0.00
Product provider costs	1.03%	£51.50	£103.00	£206.00	£515.00	£33.48
Third party payments received by us	0.00%	£0.00	£0.00	£0.00	£0.00	£0.00
Total (£)		£79.00	£158.00	£316.00	£790.00	£51.36
Total (%)		1.58%	1.58%	1.58%	1.58%	1.58%

We will not levy any entry or exit costs so initial and subsequent year charges are the same, but on occasion these might be levied by the fund manager.

Cumulative effect of charges on your investment's return

The total charges deducted will have an impact on the investment return you might receive. Whilst this is just an illustration and actual performance can't be guaranteed, we aim to give you examples of how the charges will affect what you might get back.

£10,000 lump sum invested with an assumed growth rate of 5%	1 year	5 years
Annual charges	1.58%	1.58%
Effect of charges on return (%)	-1.65%	-9.70%
Effect of charges on return (£)	-£164.70	-£970.08
What you might get back at 5%	£10,335.30	£11,972.74

This illustration assumes that costs occur evenly throughout the year, charges are paid out of the investment evenly throughout the year, and that an annual growth rate of 5% applies evenly throughout the year, before any charges including product charges. The figures are estimates and may change.

In the 1 year example, charges would reduce the amount your investment grows each year by 1.65%. Putting it another way, this would have the effect of bringing the illustrated investment growth down from 5.00% to 3.35%

In the 5 year example, the charges would have the effect of bringing the illustrated investment growth down from 27.63% to 17.93%.

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