



## Icon Service Costs & Charges Illustration

The below grid shows the effect of forecast product and service costs on the products you can invest in through James Brearley.

Investment type	Costs relating to investment product		Costs relating to service charges		Stamp Duty / PTM Levy		Total		Value with no costs or charges	Value after cost and charges	Return after 1 year
	%	£	%	£	%	£	%	£	£	£	%
Equities/Bonds	0.00	0.00	0.30	59.95	0.51	101.00	0.80	160.95	21000.00	20839.05	4.20
Investment Trusts	1.43	286.00	0.30	59.95	0.51	101.00	2.23	446.95	21000.00	20553.05	2.77
Collective Funds	0.88	176.00	0.28	55.00	0.00	0.00	1.16	231.00	21000.00	20769.00	3.85
Gilts	0.00	0.00	0.30	59.95	0.00	0.00	0.30	59.95	21000.00	20940.05	4.70
Exchange Traded Funds	0.22	44.00	0.30	59.95	0.00	0.00	0.52	103.95	21000.00	20896.05	4.48
Total									105000.00	103997.20	4.00

The figures are based on an assumed investment amount of £20,000 over one year for each investment type. It is assumed that the total return on your investment will be 5% per annum which for calculation purposes we have assumed accrues equally each month. The figures are estimates based on average costs incurred by a sample from our research list. The actual cost and charges you incur may differ and will be communicated as part of our periodic reporting to you about your investments. We assume each purchased holding makes two different distributions per annum. An Account charge of 0.25% has been applied on the above investment types and assumes a £100,000 investment, split equally in each of the investment types. Please note the minimum annual charge is £240p.a.

**Note:** Investing in stockmarket based investments may not be right for all investors. The value of an investment and any income from it can fall as well as rise as a result of market and currency movement and you may not get back the amount originally invested. You could get back nothing at all.