



Fundment Personal Pension Disclosure of Costs & Charges 2022

Nov 2023

Security transaction costs

As of 31st December 2022, these were the ex post (actual) transaction costs for securities underlying the investment strategies available in the Fundment Personal Pension.

Note that transaction costs are not a separate fee, but the net cost of buying and selling the component assets within a particular fund. If, as a result of trading activity, the fund makes a profit then the transaction cost reported will be negative.

The transaction costs have been calculated and provided on a packaged retail and insurance-based investment products (PRIIPs) basis. They have not been provided on a DC Workplace Methodology basis. Should you require more information about this then please contact the Support Team at Fundment.

Platform fees also apply to the Fundment Personal Pension. This is also known as the administration cost. This cost was 0.25%, sometimes represented as 0.25bps.

ISIN	Name	Transaction costs (%)
LU2257596937	Aberdeen Standard SICAV I - Emerging Markets Sustainable Development Equity Fund K Acc GBP	0.46
GB00B5VSSV49	abrdn European High Yield Bond Fund I Acc	0.05
GB00B774LD38	abrdn Global Real Estate Fund Platform 1 Accumulation	0.61
GB00B7KVX245	abrdn Global Smaller Companies Fund Platform 1 Accumulation	0.12
GB00BP25RB79	abrdn Short Duration Global Inflation-Linked Bond Fund Platform 1 Accumulation	0.07
GB00B1C42332	abrdn Sterling Money Market Fund I Acc	0.00
GB00B0XWNT29	abrdn UK Mid-Cap Equity Fund I Acc	0.10
GB00B7LZCR36	abrdn UK Opportunities Equity Fund Platform 1 Accumulation	-0.02
GB00B7FBH943	abrdn UK Smaller Companies Fund Platform 1 Accumulation	-0.07
GB0031425563	Aegon High Yield Bond Fund GBP B Acc	0.18

ISIN	Name	Transaction costs (%)
GB00BM9GMF12	AI Defensive I GBP ACC	0.74
GB00BM9GMD97	AI Defensive R GBP ACC	0.74
GB00BM9GMH36	AI Growth I GBP ACC	0.47
GB00BM9GMG29	AI Growth R GBP ACC	0.47
GB00B3Q8YX99	Allianz Continental European Fund Class C Shares Acc	0.03
LU1566179385	Allianz Global Investors Fund - Allianz Green Bond P2 (H2-GBP)	0.03
GB00BJ1DZT42	Allianz Strategic Bond Fund I Acc	0.10
GB00B1FRQV53	Allianz Total Return Asian Equity C Inc	0.18
LU1891089077	Amundi Funds - Global High Yield Bond Q-I21 GBP Hgd (C)	0.35
LU2269164237	Amundi Index MSCI Pacific Ex Japan SRI PAB Fund Class IG	0.20
LU2089234475	Amundi Index Solutions - Amundi Index MSCI Emerging Markets SRI PAB IG C	0.02
LU2270400331	Amundi Index Solutions - Amundi Index MSCI Japan SRI PAB IG GBP (C)	0.00
LU2183780134	Amundi Index Solutions - Amundi Index US Corp SRI IHG Inc	-0.04
LU2089234046	Amundi Index Solutions - Amundi MSCI Europe SRI PAB IG C	0.05
LU2089234129	Amundi Index Solutions - Amundi MSCI USA SRI PAB IG C	-0.01
LU2269164153	Amundi MSCI UK IMI SRI PAB IG GBP	0.00

ISIN	Name	Transaction costs (%)
LU2017343984	Arabesque SICAV - Global ESG Momentum Equity GBP	0.93
GB00BMMV5G59	Artemis US Extended Alpha Fund I Acc GBP	0.72
GB00BMMV5766	Artemis US Smaller Companies Fund I Acc GBP	0.12
GB00BK6RLD43	Artemis US Smaller Companies Fund I Acc GBP Hedged	0.12
IE00BFLR2202	Atlantic House Defined Returns Fund B GBP Acc	0.00
IE00BF2ZW348	Atlantic House Defined Returns Fund I Inc GBP	0.00
IE00BDZQTC81	Atlantic House Total Return Fund Class A GBP Accumulated	0.04
GB00BNNDLJ27	AXA ACT Green Short Duration Bond Fund ZI Acc	0.00
GB00B5LXGG05	AXA Framlington American Growth Fund Z Acc	0.01
GB00B784NS11	AXA Framlington Biotech Fund GBP Z Acc	0.03
GB00B5WM6Y48	AXA US Short Duration High Yield Fund ZI Gross Acc	0.09
GB0006061963	Baillie Gifford American Fund B Accumulation	0.00
GB0006061856	Baillie Gifford American Fund B Income	0.00
GB00B06HZN29	Baillie Gifford Emerging Markets Leading Companies Fund B Accumulation	0.15
GB0006058258	Baillie Gifford European Fund B Accumulation	0.14
GB00B39RMM81	Baillie Gifford Greater China B Acc in GB	0.22
GB00B1W0GF10	Baillie Gifford High Yield Bond B Acc TR in GBP	0.03

ISIN	Name	Transaction costs (%)
GB00BMVLY475	Baillie Gifford Investment Funds II ICVC-Baillie Gifford Health Innovation Fund Y GBP Acc	0.10
GB0006011133	Baillie Gifford Japanese B Acc	0.05
GB0006010945	Baillie Gifford Japanese B Inc	0.05
GB0006014921	Baillie Gifford Japanese Smaller Companies B Acc	0.17
GB0006010168	Baillie Gifford Managed Fund B Acc	0.12
GB0006059330	Baillie Gifford Overseas Global Discovery B Acc	0.07
GB0006063233	Baillie Gifford Pacific B Acc	0.17
GB00BYVGKV59	Baillie Gifford Positive Change Fund B Accumulation	0.11
GB00B618DS31	BlackRock Absolute Return Bond Fund Class D Acc	0.86
GB00B42XLZ68	BlackRock Cash D Inc	0.02
GB00B4VY9893	BlackRock Continental European Fund D Acc	0.06
GB00B6YTYJ18	BlackRock Continental European Fund D Inc	0.06
GB00B84DT147	BlackRock Corporate Bond 1-10 Year Fund D Acc	0.05
GB00B4Y62W78	BlackRock European Absolute Alpha D Acc	0.15
GB00BCZRNN30	BlackRock European Dynamic Fund FD Accumulation	0.20
LU0827890145	BlackRock Global Funds - World Mining Fund D2 GBP Hedged	0.23

ISIN	Name	Transaction costs (%)
LU0827890491	BlackRock Global Funds - World Technology Fund D2	0.29
GB00B5ZNJ896	BlackRock Gold and General Fund D Acc	0.17
GB00B6865B79	BlackRock Natural Resources Growth & Income Fund D Acc	0.83
GB00BVRZK937	BNY Mellon Global Emerging Markets Opportunities Fund Institutional W Accumulation	0.61
GB00B8K6W529	BNY Mellon Investment Funds - BNY Mellon Long-Term Global Equity Fund Institutional W Accumulation	0.05
IE00BF1T6V32	Brown Advisory US Sustainable Growth Fund GBP Class B Acc Shares	0.01
IE00BF1T6X55	Brown Advisory US Sustainable Growth Fund Sterling Class B Dis Shares	0.01
GB00BF0LDZ31	Castlefield CFP SDL UK Buffettology Fund Institutional Accumulation	0.00
GB00BKJ9C676	Castlefield CFP SDL UK Buffettology Fund Institutional Income Shares	0.02
GB00BYYQC495	CFP SDL Free Spirit General (Inc)	0.10
GB00B8358Z89	CT American Smaller Companies Fund(US) Z Accumulation GBP	0.25
GB00B93TQ868	CT Dynamic Real Return Fund Z Accumulation GBP	0.21
GB00B84CYY92	CT European Smaller Companies Fund Z Accumulation GBP	0.07
GB00B80KFS89	CT Global Total Return Bond (GBP Hdg) Fund C Acc	0.30
GB00B7TRT705	CT Japan Fund Z Accumulation GBP	0.43

ISIN	Name	Transaction costs (%)
GB0033145045	CT Responsible Global Equity Fund 2 Acc	0.08
GB0033396481	CT Responsible UK Equity Fund 2 Acc	0.21
GB00B8BKZY38	CT Responsible UK Equity Fund 2 Inc	0.21
GB00B888FR33	CT UK Equity Income Fund Z Accumulation GBP	0.06
GB00BF233C45	CT UK Social Bond Fund Institutional Accumulation GBP	0.07
GB00BF233B38	CT UK Social Bond Fund Z Gross Income GBP	0.07
GB0033772624	Dimensional Emerging Markets Core Equity Fund GBP Accumulation	0.09
IE00B1W6DR00	Dimensional Emerging Markets Targeted Value Fund GBP Accumulation	0.14
IE00BLCGQW63	Dimensional Funds Emerging Markets Sustainability Core Equity Fund GBP Accumulation	0.00
IE00B7YBX086	Dimensional Funds plc Global Sustainability Core Equity Fund GBP Accumulation	0.07
IE00B2PC0484	Dimensional Global Core Equity Fund GBP Accumulation	0.02
GB0033772848	Dimensional Global Short Dated Bond Fund GBP Accumulation	0.02
IE00BKPWG798	Dimensional Global Sustainability Fixed Income Fund GBP Accumulation	0.04
IE00B2PC0930	Dimensional Global Targeted Value Fund GBP Accumulation	0.10
IE00B64G4925	Dimensional Global Ultra Short Fixed Income Fund GBP Accumulation	0.00

ISIN	Name	Transaction costs (%)
IE00B3NVPH21	Dimensional Global Value Fund GBP Accumulation	0.03
IE00B3PVQJ91	Dimensional Sterling Inflation Linked Intermediate Duration Fixed Income Fund GBP Accumulation	0.00
GB0033772061	Dimensional UK Small Companies Fund GBP Income	0.05
GB0033771659	Dimensional UK Value Fund GBP Income	0.04
LU1820750781	DWS Invest ESG Equity Income D RD	0.07
GB00BNG5ZH11	EdenTree Green Infrastructure Fund Class S ACC Shares	0.05
GB0008448333	EdenTree Responsible and Sustainable European Equity Fund B Income	-0.01
GB00BZ012J01	EdenTree Responsible and Sustainable Short Dated Bond Fund B	0.01
GB00B2PF8D20	EdenTree Responsible and Sustainable Sterling Bond Fund B	0.01
GB00BN6Q7563	EF 8AM Multi-Strategy Portfolio III B Income	0.00
GB00B3KQG447	ES River and Mercantile UK Equity Income Fund B Inc	0.39
GB00B1DSZS09	ES River and Mercantile UK Listed Smaller Companies Fund B Acc	0.05
GB00B614J053	ES River and Mercantile UK Recovery Fund B Inc	0.38
IE00B3DJ5K90	Federated Hermes Global Emerging Markets Equity Fund Class F GBP Accumulating	0.10
IE00BD3FNZ88	Federated Hermes Impact Opportunities Equity Fund Class X GBP Accumulating	0.07

ISIN	Name	Transaction costs (%)
IE00BFB40T42	Federated Hermes Unconstrained Credit Fund Class F GBP Accumulating Hedged	0.16
GB00B89ST706	Fidelity American Special Situations Fund W-Accumulation	0.19
GB00B6Y7NF43	Fidelity Asia Fund W Acc	0.24
GB00BQ1SWL90	Fidelity Asia Pacific Opportunities Fund W GBP Accumulation	0.06
GB00BD1RHT82	Fidelity Cash W (GBP) ACC	0.00
GB00B9SMK778	Fidelity Emerging Markets Fund W-ACC	0.60
GB00BFRT3504	Fidelity European Fund W Acc	0.08
LU0457959939	Fidelity Funds - China Focus Fund Y-DIST-GBP	0.35
LU1033663649	Fidelity Funds - Global Technology Fund W-Acc-GBP	0.60
GB00B7K7SQ18	Fidelity Global High Yield Fund Y Accumulation Shares	0.30
GB00BHZK8D21	Fidelity Index Emerging Markets P Accumulation	0.01
GB00BHZK8872	Fidelity Index Japan P Accumulation	-0.07
GB00BJS8SF95	Fidelity Index UK Fund P Accumulation	0.04
GB00BP8RY838	Fidelity Index US Fund P GBP Income	0.00
GB00BJS8SH10	Fidelity Index US P Acc in GB	0.00
GB00BJS8SJ34	Fidelity Index World P in GBP	0.00

ISIN	Name	Transaction costs (%)
GB0002473683	Fidelity Index-Linked Bond Fund I-INC	-0.48
GB00B882N041	Fidelity Japan Fund W-Accumulation	0.23
GB0003357240	Fidelity Long Bond Fund W-INC	0.17
GB00B88V3X40	Fidelity Special Situations Fund W-Accumulation	0.21
GB0002051620	Fidelity Sterling Corporate Bond Fund W-INC	-0.35
GB00BNDRM689	Fidelity Sustainable Water & Waste Fund R Accumulation	0.45
GB0002051844	Fidelity UK Gilt Fund W-INC	-0.02
GB00BH7HNZ83	Fidelity UK Opportunities Fund W Income	0.83
GB00B24HJL45	First Sentier Global Listed Infrastructure Fund Class B (Accumulation) GBP	0.45
IE00BKRRHH98	Fortem Capital Real Estate Index Tracking Fund A GBP	0.00
GB00BTJRPZ43	FP CRUX European Special Situations Fund I Income GBP	0.33
GB00BF0VS922	FP Foresight UK Infrastructure Income Fund Class A GBP Accumulation	0.07
GB00BG47Q556	FP Octopus UK Multi Cap Income Fund I GBP Acc	0.43
GB00BFFXRK73	FP Tatton Blended Active Fund Class A Accumulation	0.17
GB00B8HPRW47	FP WHEB Sustainability Fund C Acc	0.18
GB00BHBFFN03	FP WHEB Sustainability Fund C GBP Income	0.18

ISIN	Name	Transaction costs (%)
GB00BWNGXB01	FSSA Asia All-Cap Fund Class B (Accumulation) GBP	0.28
GB00BWNGXJ86	FSSA Asia Focus Fund Class B (Accumulation) GBP	0.19
GB00BWNGX432	FSSA Japan Focus Fund Class B (Accumulation) GBP	-0.01
GB00BD3FVT86	FTF ClearBridge Global Infrastructure Income Fund Class X Accumulation (Hedged)	0.82
GB00B7KCG406	FTF Franklin US Opportunities Fund W (acc)	0.02
GB00BVZ6V281	FTF Martin Currie European Unconstrained Fund Class X Income	0.16
GB00B8JYLC77	FTF Martin Currie Japan Equity Fund Class X Accumulation	0.16
GB00BNBS8767	FTF Martin Currie Japan Equity Fund W- H2 Accumulation	0.00
GB00BVZ6VF19	FTF Martin Currie US Unconstrained Fund Class X Accumulation	0.04
IE00BZ1NPT63	FTGF ClearBridge US Equity Sustainability Leaders Fund Class X GBP Accumulating	0.37
GB00B41YBW71	Fundsmith Equity I Acc	0.01
GB00B4MR8G82	Fundsmith Equity I Inc	0.01
IE00B59YMT02	GAM Star Fund plc - GAM Star Emerging Market Rates Class Institutional GBP Accumulation	0.74
IE00BN7HRS11	GemCap Investment Funds (Ireland) plc - GSI Global Sustainable Focused Value Fund I GBP Acc	0.03

ISIN	Name	Transaction costs (%)
IE00BLD4YP89	GemCap Investment Funds (Ireland) plc - GSI Global Sustainable Focused Value Fund J GBP Inc	0.03
LU0858290173	Goldman Sachs India Equity Portfolio R Inc GBP	0.14
IE00BZ036C75	GSI Global Sustainable Value Fund B Acc GBP	0.01
IE00BVSS1C10	GuardCap Global Equity Fund I GBP Acc	0.00
IE00BVYPNY24	Guinness Global Equity Income Y GBP Accumulation	0.07
IE00BVYPP131	Guinness Global Equity Income Y GBP Distribution	0.07
IE00BFYV9L73	Guinness Sustainable Energy Z GBP Accumulation	0.04
IE00BJ04CZ35	Heptagon Fund ICAV - Kopernik Global All-Cap Equity Fund SGB GBP Cap	0.15
GB00B80QG615	HSBC American Index Fund Accumulation C	-0.01
IE00BKY59K37	HSBC Developed World Sustainable Equity UCITS ETF	0.01
GB00B80QGH28	HSBC European Index Fund Accumulation C	-0.02
GB00B80QFR50	HSBC FTSE 100 Index Fund Accumulation C	0.01
GB00B80QD042	HSBC FTSE 100 Index Fund Income C	0.01
GB00B80QG052	HSBC FTSE 250 Index Accumulation C	0.08
GB00B80QFZ35	HSBC FTSE 250 Index Income C	0.08
GB00B80QFX11	HSBC FTSE All Share Index Fund C Accumulation	0.03

ISIN	Name	Transaction costs (%)
GB00BMJJJF91	HSBC FTSE All-World Index Fund Accumulation C	-0.02
GB00B702WG47	HSBC Global Property Fund Income C	0.01
GB00BYVXBH99	HSBC Global Strategy Adventurous Portfolio AC	0.02
GB00B80QGN87	HSBC Japan Index Fund Accumulation C	-0.18
GB00B80QGM70	HSBC Japan Index Fund Income C	-0.18
IE00BKY55S33	HSBC Japan Sustainable Equity UCITS ETF	-0.01
IE00B44T3H88	HSBC MSCI China UCITS ETF	0.03
IE00B3S1J086	HSBC MSCI Taiwan UCITS Capped ETF	0.11
GB00B80QGT40	HSBC Pacific Index Fund Accumulation C	-0.08
GB00B80QG383	HSBC UK Gilt Index Fund Accumulation C	0.00
IE00BKY53D40	HSBC UK Sustainable Equity UCITS ETF	0.64
IE00BNC1F287	iClima Global Decarbonisation Enablers UCITS ETF Acc	0.09
GB0004743828	IFSL Church House Investment Grade Fixed Interest Fund Inc	0.00
IE00BJKWZ148	Impax Asian Environmental Markets IRL S GBP Acc	0.48
IE00BYQ91839	Impax Asian Environmental Markets IRL X share	0.48
IE00BD89J808	Impax Environmental Leaders Fund S GBP Acc	0.30

ISIN	Name	Transaction costs (%)
GB00B8N44Q86	Invesco Asian Fund (UK) Z (Acc)	0.34
GB00B8N44R93	Invesco Asian Fund (UK) Z (Inc)	0.34
GB00BJ04F760	Invesco Corporate Bond Fund (UK) Y (Acc)	0.03
IE00BYVTMW98	Invesco EQQQ NASDAQ-100 UCITS ETF (GBP Hdg)	0.00
IE00BKW9SV11	Invesco GBP Corporate Bond ESG UCITS ETF Dist	0.04
GB00B8N46731	Invesco Global Emerging Markets Fund (UK) Z (Acc)	0.21
GB0033029413	Invesco Money Fund (UK) (Accumulation No Trail)	0.03
IE00BMDBMT65	Invesco MSCI Pacific Ex Japan ESG Universal Screened UCITS ETF	0.03
IE00BJQRDM08	Invesco MSCI USA ESG Universal Screened UCITS ETF	0.00
GB00BJ04JS57	Invesco Perpetual Money Fund Z Acc	0.03
IE00B579F325	Invesco Physical Gold P-ETC (USD) SGLD	0.00
GB00B8N45T82	Invesco Tactical Bond Fund (UK) Z (Acc)	0.05
IE00BG0TQ445	Invesco UK Gilt 1-5 Year UCITS ETF GBP Inc	0.00
IE00BG0TQD32	Invesco UK Gilts UCITS ETF GBP Acc	0.00
GB00B8N46S41	Invesco UK Opportunities Fund (UK) Z (Acc)	0.33
IE00BDZVHB89	iShares \$ TIPS 0-5 UCITS ETF GBP Hedged (Dist)	-0.06

ISIN	Name	Transaction costs (%)
IE00B14X4S71	iShares \$ Treasury Bond 1-3yr UCITS ETF USD (Dist)	-0.01
IE00BCRY6227	iShares \$ Ultrashort Bond UCITS ETF USD (Dist)	0.01
GB00B83MH186	iShares Continental European Equity Index Fund (UK) D Acc	0.07
IE00B4L5Y983	iShares Core MSCI World UCITS ETF USD (Acc)	-0.04
GB00B84DSW83	iShares Corporate Bond Index Fund (UK) D Acc	0.03
GB00B7J60R40	iShares Corporate Bond Index Fund (UK) D Inc	0.03
IE00BG0J4841	iShares Digital Security UCITS ETF USD Dist	0.01
IE00B8FHGS14	iShares Edge MSCI World Minimum Volatility UCITS ETF GBP in GB	-0.02
IE00BP3QZ825	iShares Edge MSCI World Momentum Factor UCITS ETF USD (Acc)	0.10
IE00BP3QZ601	iShares Edge MSCI World Quality Factor UCITS ETF USD (Acc)	0.04
GB00B84DY642	iShares Emerging Markets Equity Index Fund (UK) D Acc	0.11
GB00B5BFJG71	iShares Environment & Low Carbon Tilt Real Estate Index Fund (UK) D Acc	0.06
GB00B58YKH53	iShares ESG Overseas Corporate Bond Index Fund (UK) Class D Acc	0.02
IE00BCRY6441	iShares GBP Ultrashort Bond UCITS ETF	0.01
IE00BD0NC250	iShares GiltTrak Index Fund (IE) D Acc GBP	0.02

ISIN	Name	Transaction costs (%)
IE00B1XNHC34	iShares Global Clean Energy UCITS ETF USD (Dist)	-0.78
IE00B1TXK627	iShares Global Water UCITS ETF USD (Dist)	-0.04
IE00B6R52036	iShares Gold Producers UCITS ETF USD (Acc)	-0.01
IE00BD5GZQ41	iShares Green Bond Index Fund (IE) D Acc GBP Hedged	-0.20
IE00BYZK4776	iShares Healthcare Innovation UCITS ETF USD (Acc)	0.12
GB00B83RVT96	iShares Index Linked Gilt Index Fund (UK) D Acc	0.06
GB00B6QQ9X96	iShares Japan Equity Index Fund (UK) D Acc	0.01
GB00BN08Z761	iShares Japan Equity Index Fund (UK) D Inc	0.05
IE00B1TXHL60	iShares Listed Private Equity UCITS ETF GBP (Dist)	-0.10
GB00B7VT0938	iShares Mid Cap UK Equity Index Fund (UK) D Acc	0.15
IE00BFNM3N12	iShares MSCI EM IMI ESG Screened UCITS ETF USD (Dist)	0.05
IE00BYVJRP78	iShares MSCI EM SRI UCITS ETF USD (Acc)	0.46
IE00BFNM3F38	iShares MSCI Europe ESG Screened UCITS ETF EUR (Dist)	-0.09
IE00B52VJ196	iShares MSCI Europe SRI UCITS ETF EUR (Acc)	0.23
IE00BFNM3G45	iShares MSCI USA ESG Screened UCITS ETF USD (Acc)	0.00

ISIN	Name	Transaction costs (%)
IE00BYVJRR92	iShares MSCI USA SRI UCITS ETF USD (Acc)	0.01
IE00BYHHSQ67	iShares MSCI World Quality Dividend UCITS ETF USD (Dist)	-0.10
GB00B7QK1Y37	iShares North American Equity Index Fund (UK) D Acc	0.01
GB00B849C803	iShares Overseas Government Bond Index Fund (UK) D Acc	0.00
GB00B849FB47	iShares Pacific ex Japan Equity Index Fund (UK) D Acc	0.05
IE00B42NKQ00	iShares S&P 500 Energy Sector UCITS ETF USD (Acc)	0.13
GB00B7C44X99	iShares UK Equity Index Fund (UK) D Acc	0.11
IE00B4WXJK79	iShares UK Gilts 0-5yr UCITS ETF	0.03
GB00B83HGR24	iShares UK Gilts All Stocks Index Fund (UK) D Acc	0.02
GB00BN090C90	iShares US Equity ESG Index Fund (UK) D Acc	0.03
GB00B5VRGY09	iShares US Equity Index Fund (UK) D Acc	-0.01
GB00B5KKCX12	Janus Henderson Absolute Return Fund I Acc	0.29
GB00B54J0L85	Janus Henderson European Focus Fund I Acc	0.19
GB00B412VB02	Janus Henderson European Selected Opportunities Fund I Inc	0.12
GB0007476426	Janus Henderson European Smaller Companies Fund I Acc	0.05

ISIN	Name	Transaction costs (%)
GB00BXVMC989	Janus Henderson Fixed Interest Monthly Income Fund I Acc	0.17
GB00B71DPP64	Janus Henderson Global Sustainable Equity Fund I Acc	0.04
GB0005030043	Janus Henderson Global Sustainable Equity Fund I Inc	0.04
GB0007533820	Janus Henderson Strategic Bond Fund I Acc	0.20
GB00B235GR40	JPM Asia Growth Fund C - Net Accumulation	0.03
GB00BBVHWS80	JPM Emerging Markets Fund C - Net Income	0.02
GB00B5M5KY18	JPM Emerging Markets Income Fund C - Net Accumulation	0.02
GB00BL0DTP33	JPM Emerging Markets Sustainable Equity Fund C GBP Net Accumulation	0.01
GB00B235J206	JPM Global Equity Income Fund C - Net Accumulation	0.02
GB00B4WKYF80	JPM Global Macro Opportunities Fund C - Net Accumulation	0.07
GB00B235HC61	JPM Global Macro Sustainable Fund C - Net Accumulation	0.04
GB00B235RJ39	JPM Japan Fund C - Net Income	0.02
GB00B7N03064	JPM US Equity Income Fund C - GBP Hedged Net Income	0.01
GB00B3FJQ599	JPM US Equity Income Fund C - Net Income	0.01
GB00B2Q5DR06	JPM US Select Fund C - Net Accumulation	0.02

ISIN	Name	Transaction costs (%)
LU2003419533	JPMorgan Investment Funds - Global Macro Sustainable Fund C (inc) - GBP Hedged	0.94
LU0323456540	JPMorgan Investment Funds - Income Opportunity Fund C (perf) (dist) - GBP (hedged)	0.07
GB00BZ2YND85	Jupiter Asian Income Fund I GBP Acc	0.11
GB00B4NVSH01	Jupiter European I Inc	0.02
GB00B60WTT90	Jupiter European Special Situations I Acc	0.02
IE00BYVJRH94	Jupiter Gold & Silver Fund I GBP Acc	0.04
GB00B5TGB445	Jupiter Japan Income Fund I Acc	0.02
GB00B5ZWNT55	Jupiter Responsible Income Fund I Inc	0.32
IE00BLP58G83	Jupiter UK Smaller Companies Focus Fund I GBP Inc	0.19
IE00BF0BCP69	L&G All Commodities UCITS ETF	-0.02
IE00BK5BC891	L&G Clean Water UCITS ETF	0.05
GB00B0CNH833	L&G MSCI World Socially Responsible Investment (SRI) Index Fund I Class Distribution	-0.05
IE00BF2N1T73	Lazard Global Equity Franchise Fund C Acc GBP	0.40
IE00B5NXD345	Lazard Global Listed Infrastructure Equity Fund A Acc GBP	0.19
GB00B8344798	Legal & General All Stocks Gilt Index Trust I Class Accumulation	0.00

ISIN	Name	Transaction costs (%)
GB00B84QXT94	Legal & General All Stocks Index Linked Gilt Index Trust I Class Accumulation	0.00
GB00BJKGG240	Legal & General Cash Trust I Class Income	-0.01
GB00BYWQWX01	Legal & General Future World ESG Developed Index Fund I GBP Inc	0.00
GB00BL6C2C23	Legal & General Future World ESG Japan Index Fund I GBP Acc	-0.07
GB00BJH4X975	Legal & General Future World ESG UK Index Fund I GBP Inc	0.10
GB00B0CNH056	Legal & General Global 100 Index Trust I Class Accumulation	0.00
GB00BG0QP489	Legal & General Global Emerging Markets Index Fund C Class Accumulation	0.01
GB00B4QY6B60	Legal & General Global Emerging Markets Index Fund I Class Distribution	0.01
GB00BJ2JPG83	Legal & General Global Health & Pharmaceuticals Index Trust C Class Accumulation	0.03
GB00B0CNH387	Legal & General Global Health & Pharmaceuticals Index Trust I Class Accumulation	0.03
GB00BBHXNN27	Legal & General Global Inflation Linked Bond Index Fund I Class Accumulation	0.02
GB00BF0TZG22	Legal & General Global Infrastructure Index Fund Class I Accumulation	0.02
GB00B0CNH163	Legal & General Global Technology Index Trust I Class Accumulation	0.01
GB00BG0QP604	Legal & General International Index Trust C Class Accumulation	0.00

ISIN	Name	Transaction costs (%)
GB00B2Q6HW61	Legal & General International Index Trust I Class Accumulation	0.00
GB00B2Q6HX78	Legal & General International Index Trust I Class Distribution	0.00
GB00B0CNGY27	Legal & General Pacific Index Trust I Class Accumulation	0.01
GB00BKGR3H21	Legal & General Short Dated Sterling Corporate Bond Index Fund I Class Accumulation	0.01
GB00B4M01C47	Legal & General Sterling Corporate Bond Index Fund I Class Accumulation	-0.01
GB00B1TWMW95	Legal & General Strategic Bond Fund Class I Accumulation	0.12
GB00B0CNGM05	Legal & General UK Index Trust I Class Distribution	0.01
GB00BK35F408	Legal & General UK Property Feeder Fund I Class Accumulation	-0.31
GB00B0CNGT73	Legal & General US Index Trust I Class Accumulation	0.00
GB00B0CNGS66	Legal & General US Index Trust I Class Distribution	0.00
GB00BYW8XV16	LF Canlife Sterling Liquidity Fund I Accumulation	0.07
GB00BLRZQ737	LF Equity Income Fund C Sterling Accumulation	1.24
GB00B18B9X76	LF Lindsell Train UK Equity Fund Accumulation	0.15
GB00B18B9V52	LF Lindsell Train UK Equity Fund Income	0.15
GB00BJRCFW88	LF Montanaro Funds - LF Montanaro UK Income Fund A GBP Accumulation	0.19

ISIN	Name	Transaction costs (%)
GB00BMWQLQW82	LF Ruffer Diversified Return Fund I GBP Accumulation	0.41
GB00BMWQLQV75	LF Ruffer Diversified Return Fund I GBP Income	0.41
GB00B4ZM1M76	Liontrust European Dynamic Fund I Inc	0.27
GB00B1L6DV51	Liontrust India Fund C Acc GBP	0.01
GB00BG0J2688	Liontrust Special Situations Fund I Acc	0.04
GB00B57H4F11	Liontrust Special Situations Fund I Inc	0.04
GB0030029069	Liontrust Sustainable Future Corporate Bond Fund Class 2 Gross Income	-0.01
GB0030029390	Liontrust Sustainable Future European Growth Fund Class 2 Net Accumulation	0.04
GB0030030067	Liontrust Sustainable Future Global Growth Fund Class 2 Net Accumulation	0.07
GB0030029622	Liontrust Sustainable Future Managed Growth Fund Class 2 Net Accumulation	0.16
GB0030028764	Liontrust Sustainable Future UK Growth Fund Class 2 Net Accumulation	0.07
GB00B56BDS09	Liontrust UK Growth Fund I Inc	0.13
GB00BDFYHP14	Liontrust UK Micro Cap Fund I Acc	0.16
GB00B8HWPP49	Liontrust UK Smaller Companies Fund I Acc	0.10
GB00B57TMD12	Liontrust UK Smaller Companies Fund I Inc	0.10

ISIN	Name	Transaction costs (%)
LU1532732515	Lombard Odier Funds - Global Climate Bond Syst. Hdg (GBP) MA	0.09
LU1407893301	Lyxor FTSE Actuaries UK Gilts Inflation-Linked (DR) UCITS ETF - D-GBP	0.01
GB00B1YBRM66	M&G Corporate Bond Fund Sterling I Inc	0.04
GB00BF00R928	M&G Global Listed Infrastructure Fund GBP I Acc	0.09
GB00BJXT7503	M&G Global Listed Infrastructure Fund GBP I-H (hedged) Inc	0.09
GB00B7FGLY29	M&G Japan Smaller Companies Fund Sterling I Acc	0.06
GB00B460GC50	M&G UK Inflation Linked Corporate Bond Fund Sterling I Acc	0.09
GB00B3F47512	Man GLG Japan CoreAlpha Fund Professional Income Shares (Class D)	0.27
GB00B90VHJ34	Marlborough European Multi-Cap Fund Class P Income	0.01
GB00B907GH23	Marlborough Special Situations Fund P Acc	0.07
GB00B1XG8G39	Merian Global Strategic Bond Fund I GBP Acc	0.48
GB00BP855B75	MI Chelverton UK Equity Growth Fund B Accumulation shares	0.98
IE00B1FZRT49	Montanaro UK Income Fund STG Unhedged	0.43
IE00BKPF667	MontLake Crabel Gemini UCITS Fund GBP Institutional A Pooled Class	0.53
IE00BKPFDB11	MontLake Crabel Gemini UCITS Fund GBP Institutional B Class	0.53

ISIN	Name	Transaction costs (%)
IE00BYRPFW22	MontLake UCITS Fund Platform ICAV - Mygale Event Driven UCITS Fund GBP Institutional Class Pooled	0.07
IE00BJJPW026	MontLake UCITS Fund Platform ICAV - Mygale Event Driven UCITS Fund GBP Institutional Class Pooled F	0.07
GB0032482498	Morgan Stanley Funds (UK) Global Brands Fund I Accumulation Acc	0.03
GB0004757497	Morgan Stanley Funds (UK) Sterling Corporate Bond Fund I Accumulation Acc	0.22
LU1341423918	Morgan Stanley Investment Funds - Emerging Leaders Equity Fund ZH (GBP)	0.23
GB00B8L3WZ29	Natixis Investment Funds U.K. ICVC - Loomis Sayles U.S. Equity Leaders Fund N/A(GBP)	0.38
GB00BN405018	NGAM Investment Funds U.K. ICVC - Harris Associates Global Concentrated Equity Fund N/A(GBP)	0.06
GB00B1XFJ342	Ninety One American Franchise Fund I Acc GBP	0.08
GB00BKT89K74	Ninety One Funds Series iii - Global Environment Fund I	0.45
GB00BKT89L81	Ninety One Funds Series iii - Global Environment Fund K	0.45
GB00BGT37007	Ninety One Funds Series iii - UK Sustainable Equity Fund I GBP Acc	0.28
GB00BGT37114	Ninety One Funds Series iii - UK Sustainable Equity Fund K GBP Acc	0.28
GB00B1XFGM25	Ninety One Global Gold I Acc GBP	0.56

ISIN	Name	Transaction costs (%)
LU0841603938	Nordea 1 - Emerging Stars Equity Fund BC GBP	0.18
IE00BNKDZX70	NT World Small Cap ESG Low Carbon Index Feeder Fund Class B GBP Dist	0.00
IE00BD3H6C20	Overstone UCITS Smaller Companies Fund I USD	0.26
LU0503632878	Pictet - Global Environmental Opportunities I dy GBP	0.05
LU0503635897	Pictet - SmartCity I dm GBP	0.05
LU2166022348	Pictet Short Term Emerging Corporate Bonds HI ds GBP	0.00
LU0448837087	Pictet-Timber I dy GBP	0.10
LU0448836600	Pictet-Water I dy GBP	0.02
IE00BK5WVY16	PIMCO GIS Emerging Markets Bond ESG Fund Institutional GBP (Hedged) Income	0.16
IE00B0HZNB91	PIMCO GIS Global Investment Grade Credit Fund Institutional GBP (Hedged) Accumulation	0.16
IE00B42P0H75	Polar Capital Funds PLC - Biotechnology Fund I Inc	0.00
IE00B5339C57	Polar Capital Funds PLC - Polar Capital Global Insurance Fund I Acc	0.01
IE00B42W4J83	Polar Capital Funds PLC - Polar Capital Global Technology Fund I Income	0.04
IE00BJXT2D37	Polar Capital Funds PLC - Polar Capital Healthcare Discovery Fund Class S GBP Accumulation	0.01
IE00B3NLDF60	Polar Capital Funds PLC - Polar Capital Healthcare Opportunities Fund I Inc	-0.03

ISIN	Name	Transaction costs (%)
IE00B7WMPB80	Polen Capital Investment Funds plc - Polen Capital Focus U.S. Growth Fund GBP Class (Institutional)	0.10
GB00BZ2K2M84	Premier Miton European Opportunities Fund B Accumulation	0.14
GB00BYZ55N51	Premier Miton European Opportunities Fund F Accumulation	0.14
GB00BD3H9L21	Premier Miton Global Infrastructure Income Fund B Accumulation	0.11
GB0004073002	Premier Miton Responsible UK Equity C income	1.29
GB00B41NHD71	Premier Miton UK Multi Cap Income Fund B Acc Institutional	0.17
GB00B8278F56	Premier Miton US Opportunities Fund B Accumulation	0.06
GB00BF54H991	Premier Miton US Smaller Companies Fund B Accumulation	0.17
IE0032077012	PS EQQQ Nasdaq 100 UCITS ETF GBP TR in GBP	0.00
GB00B77DQT14	Rathbone Ethical Bond Fund Institutional Acc	0.09
GB00B7FQJT36	Rathbone Ethical Bond Fund Institutional Inc	0.09
GB00B7FQLN12	Rathbone Global Opportunities Fund Institutional Acc	0.09
LU1945299961	RobecoSAM Global SDG Credits IH GBP	0.07
GB00BJ4KSX76	Royal London Bond Funds II ICVC - Royal London Ethical Bond Fund M Accumulation	-0.01

ISIN	Name	Transaction costs (%)
GB00BJ4KSZ90	Royal London Bond Funds II ICVC - Royal London Ethical Bond Fund Z Income	-0.01
GB00B87FJ401	Royal London Corporate Bond Fund M Acc	0.00
GB00B4K6P774	Royal London Diversified ABS Fund Z Acc	-0.04
GB00BF93W972	Royal London Global Equity Select Fund M Acc	0.37
GB00B45XHL18	Royal London International Government Bond Fund M Inc	0.00
GB00BD050D80	Royal London Short Duration Gilts Fund Z Inc	0.00
GB00BD050C73	Royal London Short Duration Gilts M GBP Income	0.00
IE00B9BQGL21	Royal London Short Duration Global High Yield Bond Fund Class M GBP Inc	0.02
IE00BD0NHK86	Royal London Short Duration Global High Yield Bond Fund M GBP Acc	0.02
GB00BD050F05	Royal London Short Duration Global Index Linked Fund M Inc	0.00
GB00B8XYYQ86	Royal London Short Term Money Market Fund Y Acc	0.01
GB00B8GJ8S05	Royal London Sterling Credit Fund M Acc	-0.01
GB00B79LTQ12	Royal London Sustainable Diversified Trust Class C Acc	0.04
GB0001615102	Royal London Sustainable Leaders Trust Class A Inc	0.06
GB00B7V23Z99	Royal London Sustainable Leaders Trust Class C Acc	0.06

ISIN	Name	Transaction costs (%)
GB00B8HTH592	Royal London Sustainable Leaders Trust Class C Inc	0.06
GB00B882H241	Royal London Sustainable World Trust Class C Acc	0.05
IE00B4QNL45	Sanlam Multi Strategy Fund I2 GBP Accumulation	0.05
IE00BJ5CB993	Sanlam Real Assets Fund Class D GBP Accumulation	0.02
GB00B77DTQ97	Sarasin Food & Agriculture Opportunities Fund (Class P Acc)	0.06
GB00BYMB5S11	Sarasin Responsible Corporate Fund Class P Inc	0.42
GB00BDD27J12	Schroder Asian Alpha Plus Fund L Accumulation GBP	0.16
GB00B5BG4980	Schroder Asian Alpha Plus Fund Z Accumulation GBP	0.16
GB00B1VPTY75	Schroder Global Cities Real Estate Z Accumulation GBP	0.22
GB00BD8RLF51	Schroder Global Equity Fund Z Accumulation GBP	0.19
GB00B019KQ13	Schroder Global Sustainable Value Equity Fund I Capitalisation GBP	0.67
GB00BJRSTK21	Schroder Global Sustainable Value Equity Fund Q1 Distribution GBP	0.56
GB00BF783V38	Schroder Global Sustainable Value Equity Fund Z Capitalisation GBP	0.67
GB00B3PM1190	Schroder Income Fund Z Accumulation GBP	0.19
LU0378802051	Schroder International Selection Fund Asian Total Return C Distribution GBP AV	0.19

ISIN	Name	Transaction costs (%)
GB0009379370	Schroder Sterling Corporate Bond Fund Z Accumulation GBP	0.05
GB00BYP25144	Schroder US Equity Income Maximiser Fund Z Accumulation GBP	0.01
GB00B7LDL923	Schroder US Smaller Companies Fund Z Accumulation GBP	0.30
GB00B7T0G907	Slater Growth Fund Class P Acc	0.01
GB00B90KTC71	Slater Recovery Fund Class P Acc	0.02
IE00BF1QPJ56	SPDR Global Aggregate Bond UCITS ETF GBP Hedged	0.04
GB00B0TY6V50	Stewart Investors Asia Pacific Sustainability Fund Class B (Accumulation) GBP	0.38
GB00BMC9K195	Stewart Investors Global Emerging Markets Leaders Sustainability Fund Class Z (Accumulation) GBP	0.00
GB00B64TS998	Stewart Investors Global Emerging Markets Sustainability Fund Class B (Accumulation) GBP	0.30
GB00B7W30613	Stewart Investors Worldwide Sustainability Fund Class B (Accumulation) GBP	0.22
GB00B61MR835	SVS Brooks Macdonald Defensive Capital Class A Accumulation	0.25
GB00BF0S8S26	T. Rowe Price Funds OEIC Asian Opportunities Equity Fund Class C GBP	0.11
GB00BF0S8W61	T. Rowe Price Funds OEIC Japanese Equity Fund C Acc 9 GBP	0.29
GB00BD446M25	T. Rowe Price Funds OEIC US Large Cap Value Equity Fund C GBP	0.07

ISIN	Name	Transaction costs (%)
GB00B2NG4R39	TB Amati UK Listed Smaller Companies B Acc	0.24
GB00BD0B7D55	TB Evenlode Income B Income	0.03
IE00BZ6VKS98	Tideway UCITS Funds ICAV - Sanlam Credit Fund B GBP Inc	0.01
IE00BZ6VKQ74	Tideway UCITS Funds ICAV - Sanlam Hybrid Capital Bond Fund B GBP Inc	0.05
GB00BG5Q5X24	TM CRUX UK Special Situations Fund I GBP Accumulation	0.54
GB00BG5Q5V00	TM CRUX UK Special Situations Fund I GBP Income	0.54
GB00BNY7YM73	TM Tellworth UK Select Fund - Class A Accumulation	0.00
GB00BTC2N411	TM Tellworth UK Select Fund - Class F Accumulation	0.00
LU0785617423	Triodos SICAV I - Triodos Global Equities Impact Fund EUR Z Distribution	-0.01
GB00BZ6CQ069	Trojan Fund X Income	0.00
GB00B01BNW49	Trojan Income O Inc	0.05
GB00B01BP952	Trojan O Acc	0.00
LU0629460832	UBS ETF - MSCI Pacific Socially Responsible UCITS ETF (USD) A-dis	0.05
LU1169830525	UBS ETF - MSCI Switzerland 20/35 UCITS ETF (hedged to GBP) A-acc	-0.02
LU1852212023	UBS ETF - Sustainable Development Bank Bonds UCITS ETF (hedged to GBP) A-dis	0.03

ISIN	Name	Transaction costs (%)
GB00BX9C1L56	UBS FTSE RAFI Developed 1000 Index Fund C Accumulation	0.02
GB00BX9C1N70	UBS MSCI World Minimum Volatility Index Fund C Accumulation	0.05
GB00BMN91T34	UBS S&P 500 Index Fund C Accumulation	0.01
GB00BYP2Y515	Unicorn UK Ethical Income Fund Class B Income	0.40
IE00B50MZ724	Vanguard Emerging Markets Stock Index Fund GBP Accumulation	0.06
IE00B51KVT96	Vanguard Emerging Markets Stock Index Fund GBP Income	0.06
GB00BLLZQL34	Vanguard ESG Developed World All Cap Equity Index Fund (UK) GBP Acc	0.07
GB00BMC4Z756	Vanguard ESG Developed World All Cap Equity Index Fund (UK) Institutional Plus GBP Acc	0.07
GB00BLLZQQ88	Vanguard ESG Developed World All Cap Equity Index Fund (UK) Institutional Plus GBP Inc	0.07
IE00B76VTN11	Vanguard ESG Developed World All Cap Equity Index Fund GBP Acc	0.04
IE00BKV0VZ05	Vanguard ESG Emerging Markets All Cap Equity Index Fund GBP Acc	0.20
IE00BKV0W029	Vanguard ESG Emerging Markets All Cap Equity Index Fund GBP Dist	0.20
IE0005GPVQC0	Vanguard ESG Emerging Markets All Cap Equity Index Fund Institutional Plus GBP Acc	0.20
IE00BKV0W136	Vanguard ESG Emerging Markets All Cap Equity Index Fund Institutional Plus GBP Dist	0.20

ISIN	Name	Transaction costs (%)
IE00BFRTD722	Vanguard Euro Government Bond Index Fund GBP Hedged Accumulation	0.03
GB00BD3RZ368	Vanguard FTSE 100 Index Unit Trust GBP Acc	0.07
IE00BKX55Q28	Vanguard FTSE 250 ETF	0.12
IE00BFMXVQ44	Vanguard FTSE 250 UCITS ETF GBP Accumulation	0.12
IE00B8GKDB10	Vanguard FTSE All-World High Dividend Yield UCITS ETF USD Distributing	0.08
GB00B59G4Q73	Vanguard FTSE Dev World ex UK Equity Index Acc	0.01
GB00B5B74F71	Vanguard FTSE Dev World ex UK Equity Index Inc	0.01
GB00B5B71H80	Vanguard FTSE Developed Europe ex-U.K. Equity Index Fund GBP Acc	0.02
GB00B5B74N55	Vanguard FTSE Developed Europe ex-U.K. Equity Index Fund GBP Inc	0.02
GB00BPN5NY15	Vanguard FTSE Developed World ex-U.K. Equity Index Fund Institutional Plus GBP Acc	0.01
GB00BD3RZ582	Vanguard FTSE Global All Cap Index Fund GBP Acc	0.06
GB00BD3RZ475	Vanguard FTSE Global All Cap Index Fund Investor A GBP Income	0.06
GB00B3X7QG63	Vanguard FTSE U.K. All Share Index Unit Trust Accumulation	-0.01
GB00BPN5P782	Vanguard FTSE U.K. All Share Index Unit Trust Income	-0.01
GB00BPN5P907	Vanguard FTSE U.K. All Share Index Unit Trust Institutional Plus GBP Accumulation	-0.01

ISIN	Name	Transaction costs (%)
GB00B59G4H82	Vanguard FTSE U.K. Equity Income Index Acc	0.15
GB00B5B74684	Vanguard FTSE U.K. Equity Income Index Fund GBP Inc	0.15
IE00BNDS1W07	Vanguard Funds PLC - Vanguard ESG Global Corporate Bond UCITS ETF USD Hedged Acc	0.16
IE00B50W2R13	Vanguard Global Bond Index Fund GBP Hedged	0.12
IE00B2RHVP93	Vanguard Global Bond Index Fund GBP Hedged Income	0.12
IE00BPT2BQ43	Vanguard Global Bond Index Fund Institutional Plus GBP Hedged Acc	0.12
IE00BPT2BP36	Vanguard Global Bond Index Fund Institutional Plus GBP Hedged Dist	0.12
IE00BDFB5K33	Vanguard Global Corporate Bond Index Fund GBP Hedged Distribution	0.05
IE00BDFB5M56	Vanguard Global Corporate Bond Index Fund Investor GBP Hedged Accumulation	0.05
GB00BZ82ZT69	Vanguard Global Equity Fund A GBP Acc	0.09
GB00BZ82ZW98	Vanguard Global Equity Income Fund A GBP Acc	0.10
IE00BH65QG55	Vanguard Global Short-Term Bond Index Fund GBP Hedged Acc	0.14
IE00BH65QH62	Vanguard Global Short-Term Bond Index Fund GBP Hedged Income	0.14
IE00BPT2BZ34	Vanguard Global Short-Term Bond Index Fund Institutional Plus GBP Hedged Acc	0.14
IE00BPT2BY27	Vanguard Global Short-Term Bond Index Fund Institutional Plus GBP Hedged Dist	0.14

ISIN	Name	Transaction costs (%)
IE00BDFB7639	Vanguard Global Short-Term Corporate Bond Index Fund GBP Hedged Acc	0.12
IE00B3X1NT05	Vanguard Global Small-Cap Index Fund GBP Accumulation	0.04
IE00BPT2BD14	Vanguard Global Small-Cap Index Fund Institutional Plus GBP Acc	0.04
IE00BFRTD946	Vanguard Japan Government Bond Index Fund GBP Hedged Accumulation	0.02
IE00B50MZ948	Vanguard Japan Stock Index Fund GBP Accumulation	0.02
GB00B41XG308	Vanguard LifeStrategy 100% Equity Fund A Acc	0.01
GB00B3ZHN960	Vanguard LifeStrategy 40% Equity Fund A Acc	0.04
GB00B3TYHH97	Vanguard LifeStrategy 60% Equity Fund A Acc	0.04
GB00B4PQW151	Vanguard LifeStrategy 80% Equity Fund A Acc	0.03
IE00B523L313	Vanguard Pacific ex-Japan Stock Index Fund GBP Accumulation	0.04
IE00B3XXRP09	Vanguard S&P 500 ETF	0.01
GB00BZ830054	Vanguard SustainableLife 60-70% Equity Fund A GBP Acc	0.25
IE00B1S75374	Vanguard U.K. Government Bond Index Fund GBP Accumulation	0.03
IE00B1S75820	Vanguard U.K. Government Bond Index Fund GBP Dist	0.03
IE00BPT2BS66	Vanguard U.K. Government Bond Index Fund Institutional Plus GBP Acc	0.03

ISIN	Name	Transaction costs (%)
GB00B45Q9038	Vanguard U.K. Inflation-Linked Gilt Index Fund GBP Acc	0.01
GB00B467FS56	Vanguard U.K. Inflation-Linked Gilt Index Fund GBP Inc	0.01
GB00BPN5P451	Vanguard U.K. Inflation-Linked Gilt Index Fund Institutional Plus GBP Acc	0.01
IE00B1S74Q32	Vanguard U.K. Investment Grade Bond Index Fund GBP Accumulation	0.02
IE00B1S74W91	Vanguard U.K. Investment Grade Bond Index Fund GBP Income	0.02
IE00BPT2BV95	Vanguard U.K. Investment Grade Bond Index Fund Institutional Plus GBP Accumulation	0.02
GB00B4M89245	Vanguard U.K. Long Duration Gilt Index Fund GBP Acc	0.00
IE00B9M1BB17	Vanguard U.K. Short-Term Investment Grade Bond Index Fund GBP Accumulation	0.05
IE00BPT2BX10	Vanguard U.K. Short-Term Investment Grade Bond Index Fund Institutional Plus GBP Acc	0.05
IE00BPT2BW03	Vanguard U.K. Short-Term Investment Grade Bond Index Fund Institutional Plus GBP Dist	0.05
GB00B5B71Q71	Vanguard U.S. Equity Index Fund GBP Acc	0.01
IE00BFRTDB69	Vanguard U.S. Government Bond Index Fund GBP Hedged Accumulation	0.04
IE00BD6D4566	Vanguard U.S. Government Bond Index Fund GBP Income	0.04
IE00BFRTDC76	Vanguard U.S. Investment Grade Credit Index Fund GBP Hedged Accumulation	0.02

ISIN	Name	Transaction costs (%)
LU1273680238	Vontobel Fund - TwentyFour Absolute Return Credit Fund G GBP	0.00
GB00BYW8RX12	VT AJ Bell Balanced Fund Class I Accumulation	-0.01
GB00BK96GV10	VT Cantab Sustainable Global Equity Fund C GBP Inc	0.04
GB00BV0LF821	VT Castlebay UK Equity Fund B Accumulation	0.31
GB00B625QM82	VT Downing Small & Mid-Cap Income Fund Inc	0.28
GB00BYVB3Q65	VT Gravis UK Infrastructure Income Fund I GBP Inc	0.07
GB00BGV7K905	VT RM Alternative Income Fund Class F GBP Accumulation	-0.15
IE00BJ321F70	Wellington Global Impact Bond Fund N GBP Accumulating Hedged	0.12
IE00BJ321C40	Wellington Global Impact Bond Fund S GBP Accumulating Hedged	0.12
IE00BGPNQX08	Wellington Global Impact Fund GBP N Ac	0.26
IE00BD6PGZ66	Wellington Global Impact Fund N GBP Acc Hedged	0.39
JE00B7VG2M16	WisdomTree Physical Gold - GBP Daily Hedged	0.00
LU0641006290	Xtrackers Global Government Bond ETF GBP Hedged	0.04
LU0641007264	Xtrackers II Global Inflation-Linked Bond UCITS ETF 3D - GBP Hedged	0.03
IE00BJZ2DD79	Xtrackers Russell 2000 UCITS ETF 1C	0.02

The effect of these fees on returns

Part of our responsibility as a platform is to publish transparent charges and explain how they work. Below we have included projections of how fees affect the performance of three different Fundment investment strategies on an example pension.

This is provided to demonstrate the effect of compounding underlying fund transaction and platform fees (administration cost), and not as a prediction of future returns or as financial advice.

Years in scheme	Cash value of total contributions	Fundment					
		20% Equity before fees	20% Equity after fees	60% Equity before fees	60% Equity after fees	100% Equity before fees	100% Equity after fees
1	£12,800	£13,300	£13,300	£13,500	£13,500	£13,500	£13,500
3	£18,233	£20,500	£20,300	£21,200	£21,100	£21,200	£21,100
5	£23,451	£28,100	£27,800	£29,700	£29,400	£29,700	£29,400
10	£35,610	£49,400	£48,500	£54,800	£53,800	£54,900	£54,000
15	£46,600	£74,600	£72,600	£86,800	£84,400	£87,000	£84,800
20	£56,535	£104,000	£100,000	£127,000	£122,000	£127,000	£123,000
25	£65,515	£139,000	£133,000	£179,000	£171,000	£179,000	£172,000
30	£73,632	£180,000	£171,000	£245,000	£232,000	£246,000	£234,000
35	£80,970	£228,000	£215,000	£329,000	£308,000	£331,000	£311,000
40	£87,602	£286,000	£266,000	£436,000	£404,000	£439,000	£409,000

Assumptions of the projection

We made the following assumptions in projecting the pension performance over time:

1. The pension starts with a pot of £10,000, and £250 is deposited per month over the lifetime of the pension.
2. Values are presented at the end of each time period.
3. No adviser or investment manager fees are taken.
4. Platform fees are charged at 0.25% per annum. This is also known as the administration cost.
5. Transaction costs for the underlying funds used are ex ante (estimated) figures as of 23 November 2023. The blended transaction costs for each of the three Fundment investment strategies are:
 - a) 0.03% for the Fundment 20% Equity portfolio
 - b) 0.03% for the Fundment 60% Equity portfolio
 - c) 0.03% for the Fundment 100% Equity portfolio
6. The inflation rate is 2% per annum, and all values are presented in current terms.
7. Returns are projected deterministically. Growth is constant per year, set at the current compound annual growth rate for each strategy capped at 5% (per FCA regulations).

If you have any questions or concerns about the effect of fees on your own pension, please contact your Financial Adviser.