



Fundment Personal Pension Disclosure of Costs & Charges 2021

Sept 2022

Security costs

As of 31st December 2021, these were the ex post (actual) costs and charges 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.

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B774LD38	abrdn Global Real Estate Fund Platform 1 Accumulation	1.23	0.49
GB00B7KVX245	abrdn Global Smaller Companies Fund Platform 1 Accumulation	1.05	0.09
GB00B1C42332	abrdn Sterling Money Market Fund I Acc	0.15	0.00
GB00B7FBH943	abrdn UK Smaller Companies Fund Platform 1 Accumulation	0.99	0.00
GB00BM9GMF12	AI Defensive I GBP ACC	0.70	0.00
GB00BM9GMD97	AI Defensive R GBP ACC	0.95	0.00
GB00BM9GMH36	AI Growth I GBP ACC	0.70	0.00
GB00BM9GMG29	AI Growth R GBP ACC	0.95	0.00
GB00B3Q8YX99	Allianz Continental European Fund Class C Shares Acc	0.79	0.03
LU1566179385	Allianz Global Investors Fund - Allianz Green Bond P2 (H2-GBP)	0.47	0.03
GB00BJ1DZT42	Allianz Strategic Bond Fund I Acc	0.43	0.10
GB00B1FRQV53	Allianz Total Return Asian Equity C Inc	1.00	0.18
LU2258411367	Arabesque SICAV - Global ESG Momentum Equity GBP PLUS	0.65	0.51

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B5ZX1M70	Artemis Global Income Fund I Acc	0.86	1.33
GB00B5N99561	Artemis Global Income Fund I Inc	0.86	1.33
GB00B2PLJG05	Artemis UK Select Fund I Acc	0.89	0.21
GB00BMMV5G59	Artemis US Extended Alpha Fund I Acc GBP	1.04	3.69
GB00BMMV5105	Artemis US Select Fund I Acc GBP	0.85	0.75
GB00BK6RLD43	Artemis US Smaller Companies Fund I Acc GBP Hedged	0.88	0.59
GB00B784NS11	AXA Framlington Biotech Fund GBP Z Acc	0.83	0.14
GB00B5WM6Y48	AXA US Short Duration High Yield Fund ZI Gross Acc	0.46	0.44
GB0006061963	Baillie Gifford American Fund B Accumulation	0.51	0.03
GB0006061856	Baillie Gifford American Fund B Income	0.51	0.03
GB0006020647	Baillie Gifford Emerging Markets Growth Fund B Accumulation	0.77	0.08
GB0006020530	Baillie Gifford Emerging Markets Growth Fund B Income	0.77	0.08
GB0006058258	Baillie Gifford European Fund B Accumulation	0.58	0.06
GB00B39RMM81	Baillie Gifford Greater China B Acc in GB	0.77	0.05
GB00B1W0GF10	Baillie Gifford High Yield Bond B Acc TR in GBP	0.37	0.22
GB0006011133	Baillie Gifford Japanese B Acc	0.62	0.04
GB0006010945	Baillie Gifford Japanese B Inc	0.62	0.04

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB0006010168	Baillie Gifford Managed Fund B Acc	0.42	0.12
GB0006063233	Baillie Gifford Pacific B Acc	0.72	0.11
GB00BYVGKV59	Baillie Gifford Positive Change Fund B Accumulation	0.53	0.27
GB00B7NB1W76	Barings Europe Select Trust - Class I GBP Inc	0.80	0.54
GB00B4VY9893	BlackRock Continental European Fund D Acc	0.92	-0.02
GB00B6YTYJ18	BlackRock Continental European Fund D Inc	0.92	-0.02
GB00B84DT147	BlackRock Corporate Bond 1-10 Year Fund D Acc	0.17	0.05
GB00B4Y62W78	BlackRock European Absolute Alpha D Acc	0.92	0.15
LU0827890145	BlackRock Global Funds - World Mining Fund D2 GBP Hedged	1.31	0.28
LU0827890491	BlackRock Global Funds - World Technology Fund D2	1.06	0.24
GB00B5ZNJ896	BlackRock Gold and General Fund D Acc	1.17	0.19
GB00B8K6W529	BNY Mellon Investment Funds - BNY Mellon Long-Term Global Equity Fund Institutional W Accumulation	0.80	0.04
GB00B8GG4B61	BNY Mellon Investment Funds - Newton Real Return Fund Institutional W Accumulation	0.80	0.36
IE00BYW8R751	Brown Advisory US Mid Cap Growth Fund Class B GBP Accumulated	0.88	0.03
IE00BF1T6V32	Brown Advisory US Sustainable Growth Fund GBP Class B Acc Shares	0.87	0.01

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00BKJ9C676	Castlefield CFP SDL UK Buffettology Fund Institutional Income Shares	1.15	0.15
GB00BYYQC495	CFP SDL Free Spirit General (Inc)	1.17	0.32
GB00BD8HBD32	Civitas Social Housing Plc	1.36	0.00
GB00B93TQ868	CT Dynamic Real Return Fund Z Accumulation GBP	0.91	0.19
GB00B888FR33	CT UK Equity Income Fund Z Accumulation GBP	0.82	0.10
GB00BF233B38	CT UK Social Bond Fund Z Gross Income GBP	0.41	0.05
IE00B7YBX086	Dimensional Funds plc Global Sustainability Core Equity Fund GBP Accumulation	0.30	0.07
GB0033772848	Dimensional Global Short Dated Bond Fund GBP Accumulation	0.26	0.02
IE00BKPWG798	Dimensional Global Sustainability Fixed Income Fund GBP Accumulation	0.30	0.04
IE00B2PC0930	Dimensional Global Targeted Value Fund GBP Accumulation	0.51	0.10
IE00B3PVQJ91	Dimensional Sterling Inflation Linked Intermediate Duration Fixed Income Fund GBP Accumulation	0.19	0.00
GB0008448333	EdenTree Responsible and Sustainable European Equity Fund B Income	0.81	-0.01
GB00B2PF8D20	EdenTree Responsible and Sustainable Sterling Bond Fund B	0.59	0.05
GB00B3KQG447	ES River and Mercantile UK Equity Income Fund B Inc	0.92	0.40
GB00B614J053	ES River and Mercantile UK Recovery Fund B Inc	1.14	0.33

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
IE00B3DJ5K90	Federated Hermes Global Emerging Markets Equity Fund Class F GBP Accumulating	1.10	0.13
GB00B6Y7NF43	Fidelity Asia Fund W Acc	0.93	0.26
GB00BQ1SWL90	Fidelity Asia Pacific Opportunities Fund W GBP Accumulation	0.90	0.04
LU1033663649	Fidelity Funds - Global Technology Fund W-Acc-GBP	1.04	0.50
GB00B7K7SQ18	Fidelity Global High Yield Fund Y Accumulation Shares	0.70	0.23
GB00BHZK8D21	Fidelity Index Emerging Markets P Accumulation	0.20	0.03
GB00BP8RYT47	Fidelity Index Emerging Markets P Income	0.20	0.03
GB00BHZK8G51	Fidelity Index Pacific ex Japan Fund P Accumulation Shares	0.13	0.02
GB00BJS8SF95	Fidelity Index UK Fund P Accumulation	0.06	0.02
GB00BP8RY838	Fidelity Index US Fund P GBP Income	0.06	0.00
GB00BJS8SH10	Fidelity Index US P Acc in GB	0.06	0.00
GB00BJS8SJ34	Fidelity Index World P in GBP	0.12	0.01
GB0002473683	Fidelity Index-Linked Bond Fund I-INC	0.33	0.00
GB00BD1RHT82	Fidelity Investment Funds - Fidelity Cash Fund Y-Accumulation	0.15	0.00
GB0003357240	Fidelity Long Bond Fund W-INC	0.33	-0.17
GB0002051620	Fidelity Sterling Corporate Bond Fund W-INC	0.43	-0.23
GB0002051844	Fidelity UK Gilt Fund W-INC	0.15	0.02

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B24HJL45	First Sentier Global Listed Infrastructure Fund Class B (Accumulation) GBP	0.79	0.45
GB00B8PLJ176	First State Global Listed Infrastructure Fund Class B Hedged (Accumulation) GBP	0.90	0.45
JE00BD3QJR55	Foresight Solar Fund Limited	1.18	0.53
IE00BKRRHH98	Fortem Capital Real Estate Index Tracking Fund A GBP	0.75	0.00
GB00BTJRPZ43	FP CRUX European Special Situations Fund I Income GBP	0.89	0.05
GB00B8HPRW47	FP WHEB Sustainability Fund C Acc	1.04	0.16
GB00BHBFFN03	FP WHEB Sustainability Fund C GBP Income	1.04	0.16
GB00BWNGXJ86	FSSA Asia Focus Fund Class B (Accumulation) GBP	0.90	0.19
GB00BD3FVT86	FTF ClearBridge Global Infrastructure Income Fund Class X Accumulation (Hedged)	0.86	0.82
GB00B7KCG406	FTF Franklin US Opportunities Fund W (acc)	0.84	0.10
GB00BVZ6V281	FTF Martin Currie European Unconstrained Fund Class X Income	0.96	0.16
GB00B8JYLC77	FTF Martin Currie Japan Equity Fund Class X Accumulation	0.83	0.16
GB00BVZ6VF19	FTF Martin Currie US Unconstrained Fund Class X Accumulation	0.87	0.04
GB00B41YBW71	Fundsmith Equity I Acc	0.95	0.02
GB00B4MR8G82	Fundsmith Equity I Inc	0.95	0.02

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
IE00BN7HRS11	GemCap Investment Funds (Ireland) plc - GSI Global Sustainable Focused Value Fund I GBP Acc	0.43	0.12
IE00BFYV9L73	Guinness Sustainable Energy Z GBP Accumulation	0.70	0.08
IE00BKY59K37	HSBC Developed World Sustainable Equity UCITS ETF	0.18	0.09
GB00B80QGH28	HSBC European Index Fund Accumulation C	0.06	-0.05
GB00B80QD042	HSBC FTSE 100 Index Fund Income C	0.09	0.06
GB00B80QG052	HSBC FTSE 250 Index Accumulation C	0.12	0.14
GB00B80QFZ35	HSBC FTSE 250 Index Income C	0.12	0.14
GB00BMJJJF91	HSBC FTSE All-World Index Fund Accumulation C	0.13	-0.03
GB00B702WG47	HSBC Global Property Fund Income C	1.15	0.08
GB00B80QGM70	HSBC Japan Index Fund Income C	0.12	-0.13
IE00BKY55S33	HSBC Japan Sustainable Equity UCITS ETF	0.18	-0.06
IE00B3S1J086	HSBC MSCI Taiwan UCITS Capped ETF	0.60	0.05
IE00BKY53D40	HSBC UK Sustainable Equity UCITS ETF	0.12	0.59
IE00BJKWZ148	Impax Asian Environmental Markets IRL S GBP Acc	0.65	0.44
IE00BYQ91839	Impax Asian Environmental Markets IRL X share	0.95	0.44
IE00BYQNSD98	Impax Environmental Markets (Ireland) Fund X GBP Acc	0.93	0.27
GB0031232498	Impax Environmental Markets Trust Plc	1.12	0.24

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B8N44R93	Invesco Asian Fund (UK) Z (Inc)	0.95	0.43
GB00BJ04F760	Invesco Corporate Bond Fund (UK) Y (Acc)	0.50	-0.01
IE00BYVTMW98	Invesco EQQQ NASDAQ-100 UCITS ETF (GBP Hdg)	0.35	0.00
IE00BKW9SV11	Invesco GBP Corporate Bond ESG UCITS ETF Dist	0.10	0.04
IE00BMDBMT65	Invesco MSCI Pacific Ex Japan ESG Universal Screened UCITS ETF	0.19	0.00
IE00BJQRDM08	Invesco MSCI USA ESG Universal Screened UCITS ETF	0.09	0.00
GB00BJ04JS57	Invesco Perpetual Money Fund Z Acc	0.15	0.03
IE00B579F325	Invesco Physical Gold P-ETC (USD) SGLD	0.12	0.00
IE00BG0TQ445	Invesco UK Gilt 1-5 Year UCITS ETF GBP Inc	0.06	0.00
IE00BG0TQD32	Invesco UK Gilts UCITS ETF GBP Acc	0.06	0.00
GB00B83MH186	iShares Continental European Equity Index Fund (UK) D Acc	0.06	0.03
GB00B84DSW83	iShares Corporate Bond Index Fund (UK) D Acc	0.11	0.03
IE00BP3QZ601	iShares Edge MSCI World Quality Factor UCITS ETF USD (Acc)	0.30	0.04
GB00B84DY642	iShares Emerging Markets Equity Index Fund (UK) D Acc	0.18	0.17
GB00B58YKH53	iShares ESG Overseas Corporate Bond Index Fund (UK) Class D Acc	0.11	0.02
IE00BCRY6441	iShares GBP Ultrashort Bond UCITS ETF	0.09	0.00

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
IE00B1XNHC34	iShares Global Clean Energy UCITS ETF USD (Dist)	0.65	-0.78
GB00B5BFJG71	iShares Global Property Securities Equity Index Fund (UK) D Acc	0.17	0.04
IE00BD5GZQ41	iShares Green Bond Index Fund (IE) D Acc GBP Hedged	0.22	-0.16
GB00B6QQ9X96	iShares Japan Equity Index Fund (UK) D Acc	0.08	-0.02
IE00B1TXHL60	iShares Listed Private Equity UCITS ETF GBP (Dist)	0.75	-0.06
IE00BFNM3N12	iShares MSCI EM IMI ESG Screened UCITS ETF USD (Dist)	0.18	0.05
IE00BFNM3F38	iShares MSCI Europe ESG Screened UCITS ETF EUR (Dist)	0.12	-0.10
IE00BFNM3G45	iShares MSCI USA ESG Screened UCITS ETF USD (Acc)	0.07	0.00
GB00B7QK1Y37	iShares North American Equity Index Fund (UK) D Acc	0.07	0.02
GB00B849C803	iShares Overseas Government Bond Index Fund (UK) D Acc	0.11	0.00
GB00B849FB47	iShares Pacific ex Japan Equity Index Fund (UK) D Acc	0.13	0.08
GB00B7C44X99	iShares UK Equity Index Fund (UK) D Acc	0.05	0.11
GB00B83HGR24	iShares UK Gilts All Stocks Index Fund (UK) D Acc	0.11	0.01
GB00B412VB02	Janus Henderson European Selected Opportunities Fund I Inc	0.87	0.19
GB0007476426	Janus Henderson European Smaller Companies Fund I Acc	0.88	0.04

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B71DPP64	Janus Henderson Global Sustainable Equity Fund I Acc	0.85	0.10
GB0005030043	Janus Henderson Global Sustainable Equity Fund I Inc	0.85	0.10
GB00B4WKYF80	JPM Global Macro Opportunities Fund C - Net Accumulation	0.65	1.11
GB00B235RJ39	JPM Japan Fund C - Net Income	0.79	0.20
GB00B3FJQ599	JPM US Equity Income Fund C - Net Income	0.78	0.09
GB00B2Q5DR06	JPM US Select Fund C - Net Accumulation	0.55	0.36
GB00B4NVSH01	Jupiter European I Inc	0.99	0.03
GB00B1XG8R44	Jupiter Investment Grade Bond Fund I GBP Acc	0.65	0.14
GB00B4T6SD53	Jupiter Strategic Bond I Acc	0.73	0.26
IE00BLP58G83	Jupiter UK Smaller Companies Focus Fund I GBP Inc	1.04	0.18
IE00B5NXD345	Lazard Global Listed Infrastructure Equity Fund A Acc GBP	1.00	0.03
GB00B84QXT94	Legal & General All Stocks Index Linked Gilt Index Trust I Class Accumulation	0.15	0.00
GB00B0CNGR59	Legal & General European Index Trust I Class Accumulation	0.12	-0.01
GB00B4QY6B60	Legal & General Global Emerging Markets Index Fund I Class Distribution	0.25	0.05
GB00BBHXNN27	Legal & General Global Inflation Linked Bond Index Fund I Class Accumulation	0.24	0.05
GB00B2Q6HX78	Legal & General International Index Trust I Class Distribution	0.13	0.01

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B0CNGW03	Legal & General Japan Index Trust I Class Accumulation	0.15	0.02
GB00B0CNGY27	Legal & General Pacific Index Trust I Class Accumulation	0.19	0.03
GB00BKGR3H21	Legal & General Short Dated Sterling Corporate Bond Index Fund I Class Accumulation	0.14	0.05
GB00B4M01C47	Legal & General Sterling Corporate Bond Index Fund I Class Accumulation	0.14	0.01
GB00B0CNGM05	Legal & General UK Index Trust I Class Distribution	0.18	0.04
GB00BK35F408	Legal & General UK Property Feeder Fund I Class Accumulation	1.53	0.00
GB00B0CNGT73	Legal & General US Index Trust I Class Accumulation	0.10	0.01
GB00B0CNGS66	Legal & General US Index Trust I Class Distribution	0.10	0.01
IE00BZ1NPT63	Legg Mason ClearBridge US Equity Sustainability Leaders Fund Class X GBP Accumulating	1.03	0.37
GB00BYW8XV16	LF Canlife Sterling Liquidity Fund I Accumulation	0.15	0.17
GB00BLRZQ737	LF Equity Income Fund C Sterling Accumulation	0.75	1.24
GB00B18B9X76	LF Lindsell Train UK Equity Fund Accumulation	0.64	0.08
GB00B18B9V52	LF Lindsell Train UK Equity Fund Income	0.64	0.08
GB00B57H4F11	Liontrust Special Situations Fund I Inc	0.82	0.00
GB0030029069	Liontrust Sustainable Future Corporate Bond Fund Class 2 Gross Income	0.57	0.00

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB0030029390	Liontrust Sustainable Future European Growth Fund Class 2 Net Accumulation	0.87	0.23
GB0030030067	Liontrust Sustainable Future Global Growth Fund Class 2 Net Accumulation	0.85	0.22
GB0030029622	Liontrust Sustainable Future Managed Growth Fund Class 2 Net Accumulation	0.86	0.18
GB0030028764	Liontrust Sustainable Future UK Growth Fund Class 2 Net Accumulation	0.83	0.04
GB00B57TMD12	Liontrust UK Smaller Companies Fund I Inc	1.35	-0.18
LU1532732515	Lombard Odier Funds - Global Climate Bond Syst. Hdg (GBP) MA	0.70	0.22
LU1407893301	Lyxor FTSE Actuaries UK Gilts Inflation-Linked (DR) UCITS ETF - D-GBP	0.07	0.01
GB00B1YBRM66	M&G Corporate Bond Fund Sterling I Inc	0.41	0.01
GB00B7Q0Q826	M&G Global Government Bond Fund Sterling I Acc	0.50	0.11
GB00B1H05718	M&G Optimal Income Fund Sterling	0.71	0.13
GB00B90VHJ34	Marlborough European Multi-Cap Fund Class P Income	0.82	0.01
GB00B907GH23	Marlborough Special Situations Fund P Acc	0.80	0.08
GB00B4Q07115	MI Somerset Emerging Markets Dividend Growth A Accumulation shares	1.25	0.07
IE00BKPF667	MontLake Crabel Gemini UCITS Fund GBP Institutional A Pooled Class	0.43	0.52
GB0032482498	Morgan Stanley Funds (UK) Global Brands Fund I Accumulation Acc	0.90	0.03

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B8L3WZ29	Natixis Investment Funds U.K. ICVC - Loomis Sayles U.S. Equity Leaders Fund N/A(GBP)	1.00	0.04
GB00BN405018	NGAM Investment Funds U.K. ICVC - Harris Associates Global Concentrated Equity Fund N/A(GBP)	1.00	0.00
GB00BKT89L81	Ninety One Funds Series iii - Global Environment Fund K	0.62	0.38
GB00B1XFGM25	Ninety One Global Gold I Acc GBP	0.85	0.67
LU0841603938	Nordea 1 - Emerging Stars Equity Fund BC GBP	1.16	0.12
IE00BNTVV456	NT Quality Low Vol Low Carbon World Feeder Fund Class B GBP Acc	0.25	0.00
IE00BNKDZY87	NT World Small Cap ESG Low Carbon Index Feeder Fund Class A GBP Acc	0.28	0.00
IE00BNYKFK17	NT World Small Cap ESG Low Carbon Index Feeder Fund Class B GBP Acc	0.23	0.00
LU0503635897	Pictet - SmartCity I dm GBP	0.90	0.04
LU0448837087	Pictet-Timber I dy GBP	1.13	0.09
LU0448836600	Pictet-Water I dy GBP	1.10	0.04
IE00BK5WVY16	PIMCO GIS Emerging Markets Bond ESG Fund Institutional GBP (Hedged) Income	0.89	0.12
IE00B0V9T862	PIMCO GIS Global High Yield Bond Fund Institutional GBP (Hedged) Income	0.57	0.06
IE00B42W4J83	Polar Capital Funds PLC - Polar Capital Global Technology Fund I Income	1.10	0.30
IE00B3NLDF60	Polar Capital Funds PLC - Polar Capital Healthcare Opportunities Fund I Inc	1.11	-0.68

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
IE00B7WMPB80	Polen Capital Investment Funds plc - Polen Capital Focus U.S. Growth Fund GBP Class (Institutional)	1.10	-0.88
GB00BZ2K2M84	Premier Miton European Opportunities Fund B Accumulation	0.81	0.00
GB00B41NHD71	Premier Miton UK Multi Cap Income Fund B Acc Institutional	0.81	0.00
GB00B8278F56	Premier Miton US Opportunities Fund B Accumulation	0.85	0.00
GB00BF54H991	Premier Miton US Smaller Companies Fund B Accumulation	0.86	0.00
IE0032077012	PS EQQQ Nasdaq 100 UCITS ETF GBP TR in GBP	0.30	0.00
GB00B77DQT14	Rathbone Ethical Bond Fund Institutional Acc	0.65	0.13
GB00B7FQJT36	Rathbone Ethical Bond Fund Institutional Inc	0.65	0.13
GB00B7FQLN12	Rathbone Global Opportunities Fund Institutional Acc	0.77	0.10
LU1945299961	RobecoSAM Global SDG Credits IH GBP	0.53	0.07
LU2145464694	RobecoSAM Smart Materials Equities G GBP	0.96	0.02
GB00BJ4KSZ90	Royal London Bond Funds II ICVC - Royal London Ethical Bond Fund Z Income	0.40	-0.03
GB00B87FJ401	Royal London Corporate Bond Fund M Acc	0.56	-0.06
GB00BD050C73	Royal London Short Duration Gilts M GBP Income	0.29	-0.01
GB00B8XYYQ86	Royal London Short Term Money Market Fund Y Acc	0.10	0.03

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B8GJ8S05	Royal London Sterling Credit Fund M Acc	0.53	-0.12
GB0001615102	Royal London Sustainable Leaders Trust Class A Inc	1.26	0.18
GB00B7V23Z99	Royal London Sustainable Leaders Trust Class C Acc	0.76	0.18
GB00B882H241	Royal London Sustainable World Trust Class C Acc	0.77	0.10
GB00B77DTQ97	Sarasin Food & Agriculture Opportunities Fund (Class P Acc)	0.99	0.06
GB00BYMB5S11	Sarasin Responsible Corporate Fund Class P Inc	0.61	0.10
GB00B8369M57	Sarasin Responsible Global Equity Fund (Class P Acc)	0.97	0.10
GG00BJ0CDD21	Schiehallion Fund Limited	0.77	0.00
GB00B5BG4980	Schroder Asian Alpha Plus Fund Z Accumulation GBP	0.90	0.18
GB00B1VPTY75	Schroder Global Cities Real Estate Z Accumulation GBP	0.89	0.24
GB00B76V7Q08	Schroder Global Healthcare Fund Z Acc	0.92	0.35
GB00B3VVG600	Schroder Recovery Fund Z Accumulation GBP	0.90	0.22
GB0007220360	Schroder UK Dynamic Smaller Companies Fund	0.94	0.13
GB00B76V7Z98	Schroder UK Smaller Companies Fund Z Accumulation GBP	0.91	0.12
GB00B7LDL923	Schroder US Smaller Companies Fund Z Accumulation GBP	0.92	0.45
GB00B7T0G907	Slater Growth Fund Class P Acc	0.78	-0.26

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IE00BK1XK749	SPARX Japan Sustainable Equity Fund GBP Institutional Class E	0.91	0.24
IE00BF1QPJ56	SPDR Global Aggregate Bond UCITS ETF GBP Hedged	0.10	0.11
GB0033874768	Stewart Investors Asia Pacific Leaders Fund Class B (Accumulation) GBP	0.84	0.14
GB00B0TY6V50	Stewart Investors Asia Pacific Sustainability Fund Class B (Accumulation) GBP	0.95	0.13
GB00B7W30613	Stewart Investors Worldwide Sustainability Fund Class B (Accumulation) GBP	0.67	0.02
GB00B61MR835	SVS Brooks Macdonald Defensive Capital Class A Accumulation	1.40	0.19
GB0004743828	SVS Church House Investment Grade Fixed Interest Fund Inc	0.83	0.00
GB00BF0S8S26	T. Rowe Price Funds OEIC Asian Opportunities Equity Fund Class C GBP	0.92	0.12
GB00BF0S8W61	T. Rowe Price Funds OEIC Japanese Equity Fund C Acc 9 GBP	0.59	0.04
GB00BD0B7C49	TB Evenlode Income B Accumulation	0.87	0.08
LU0785617423	Triodos SICAV I - Triodos Global Equities Impact Fund EUR Z Distribution	0.98	0.02
GB00BKTW4R13	Trojan Ethical Fund X Accumulation	0.87	0.04
GB00B01BNW49	Trojan Income O Inc	1.01	0.08
LU1169830525	UBS ETF - MSCI Switzerland 20/35 UCITS ETF (hedged to GBP) A-acc	0.33	0.01
IE00B50MZ724	Vanguard Emerging Markets Stock Index Fund GBP Accumulation	0.23	0.03

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IE00B51KVT96	Vanguard Emerging Markets Stock Index Fund GBP Income	0.23	0.03
GB00BMC4Z756	Vanguard ESG Developed World All Cap Equity Index Fund (UK) Institutional Plus GBP Acc	0.13	0.09
GB00BLLZQQ88	Vanguard ESG Developed World All Cap Equity Index Fund (UK) Institutional Plus GBP Inc	0.13	0.09
IE00B76VTN11	Vanguard ESG Developed World All Cap Equity Index Fund GBP Acc	0.20	0.04
IE00BKV0VZ05	Vanguard ESG Emerging Markets All Cap Equity Index Fund GBP Acc	0.25	0.24
IE0005GPVQC0	Vanguard ESG Emerging Markets All Cap Equity Index Fund Institutional Plus GBP Acc	0.18	0.24
IE00BKV0W136	Vanguard ESG Emerging Markets All Cap Equity Index Fund Institutional Plus GBP Dist	0.18	0.24
IE00BKV55Q28	Vanguard FTSE 250 ETF	0.11	0.19
GB00B59G4Q73	Vanguard FTSE Dev World ex UK Equity Index Acc	0.14	0.01
GB00B5B74F71	Vanguard FTSE Dev World ex UK Equity Index Inc	0.14	0.01
GB00B5B71H80	Vanguard FTSE Developed Europe ex-U.K. Equity Index Fund GBP Acc	0.12	0.02
GB00B5B74N55	Vanguard FTSE Developed Europe ex-U.K. Equity Index Fund GBP Inc	0.12	0.02
GB00BD3RZ582	Vanguard FTSE Global All Cap Index Fund GBP Acc	0.23	0.07
GB00BD3RZ475	Vanguard FTSE Global All Cap Index Fund Investor A GBP Income	0.23	0.07

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B3X7QG63	Vanguard FTSE U.K. All Share Index Unit Trust Accumulation	0.06	-0.01
GB00BPN5P782	Vanguard FTSE U.K. All Share Index Unit Trust Income	0.06	-0.01
GB00B5B74684	Vanguard FTSE U.K. Equity Income Index Fund GBP Inc	0.14	0.24
IE00BNDS1W07	Vanguard Funds PLC - Vanguard ESG Global Corporate Bond UCITS ETF USD Hedged Acc	0.15	0.00
IE00B50W2R13	Vanguard Global Bond Index Fund GBP Hedged	0.16	0.15
IE00B2RHVP93	Vanguard Global Bond Index Fund GBP Hedged Income	0.16	0.15
IE00BPT2BQ43	Vanguard Global Bond Index Fund Institutional Plus GBP Hedged Acc	0.11	0.15
GB00BZ82ZT69	Vanguard Global Equity Fund A GBP Acc	0.48	0.13
IE00BH65QG55	Vanguard Global Short-Term Bond Index Fund GBP Hedged Acc	0.15	0.15
IE00BH65QH62	Vanguard Global Short-Term Bond Index Fund GBP Hedged Income	0.15	0.15
IE00BPT2BZ34	Vanguard Global Short-Term Bond Index Fund Institutional Plus GBP Hedged Acc	0.10	0.15
IE00B3X1NT05	Vanguard Global Small-Cap Index Fund GBP Accumulation	0.30	0.06
IE00B50MZ948	Vanguard Japan Stock Index Fund GBP Accumulation	0.16	0.02
GB00B41XG308	Vanguard LifeStrategy 100% Equity Fund A Acc	0.22	0.01
GB00B3ZHN960	Vanguard LifeStrategy 40% Equity Fund A Acc	0.22	0.03

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
GB00B3TYHH97	Vanguard LifeStrategy 60% Equity Fund A Acc	0.22	0.02
GB00B4PQW151	Vanguard LifeStrategy 80% Equity Fund A Acc	0.22	0.02
IE00B523L313	Vanguard Pacific ex-Japan Stock Index Fund GBP Accumulation	0.16	0.04
GB00BZ830054	Vanguard SustainableLife 60-70% Equity Fund A GBP Acc	0.48	0.27
IE00B1S75374	Vanguard U.K. Government Bond Index Fund GBP Accumulation	0.12	0.03
IE00B1S75820	Vanguard U.K. Government Bond Index Fund GBP Dist	0.12	0.03
GB00B45Q9038	Vanguard U.K. Inflation-Linked Gilt Index Fund GBP Acc	0.12	0.01
GB00B467FS56	Vanguard U.K. Inflation-Linked Gilt Index Fund GBP Inc	0.12	0.01
IE00B1S74Q32	Vanguard U.K. Investment Grade Bond Index Fund GBP Accumulation	0.12	0.04
IE00B1S74W91	Vanguard U.K. Investment Grade Bond Index Fund GBP Income	0.12	0.04
GB00B4M89245	Vanguard U.K. Long Duration Gilt Index Fund GBP Acc	0.12	0.02
IE00BPT2BX10	Vanguard U.K. Short-Term Investment Grade Bond Index Fund Institutional Plus GBP Acc	0.05	0.06
GB00B5B71Q71	Vanguard U.S. Equity Index Fund GBP Acc	0.10	0.01
IE00BFRTDB69	Vanguard U.S. Government Bond Index Fund GBP Hedged Accumulation	0.12	0.04
IE00BFRTDC76	Vanguard U.S. Investment Grade Credit Index Fund GBP Hedged Accumulation	0.12	0.13

ISIN	Name	Ongoing costs (%)	Transaction costs (%)
LU1618348582	Vontobel Fund - mtX Sustainable Emerging Markets Leaders N GBP	1.00	0.12
LU1273680238	Vontobel Fund - TwentyFour Absolute Return Credit Fund G GBP	0.35	0.00
IE00BJ321F70	Wellington Global Impact Bond Fund N GBP Accumulating Hedged	0.50	0.00
IE00BD6PGZ66	Wellington Global Impact Fund N GBP Acc Hedged	0.94	0.34
IE00BJZ2DD79	Xtrackers Russell 2000 UCITS ETF 1C	0.32	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 and platform fees, 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	£12,900	£12,900	£13,200	£13,200	£13,300	£13,200
3	£18,233	£18,600	£18,400	£19,800	£19,600	£20,000	£19,800
5	£23,451	£24,000	£23,700	£26,400	£26,100	£26,900	£26,600
10	£35,610	£36,600	£35,800	£43,500	£42,500	£45,100	£44,100
15	£46,600	£47,900	£46,300	£61,500	£59,300	£64,800	£62,600
20	£56,535	£57,900	£55,400	£80,500	£76,800	£86,400	£82,500
25	£65,515	£66,700	£63,200	£100,000	£95,100	£110,000	£104,000
30	£73,632	£74,600	£69,900	£122,000	£114,000	£136,000	£127,000
35	£80,970	£81,600	£75,600	£146,000	£134,000	£166,000	£153,000
40	£87,602	£87,800	£80,400	£172,000	£156,000	£200,000	£181,000

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.
5. Transaction costs for the underlying funds used are ex ante (estimated) figures as of 28 September 2022. The blended transaction costs for each of the three Fundment investment strategies are:
 - a) 0.02% for the Fundment 20% Equity portfolio
 - b) 0.03% for the Fundment 60% Equity portfolio
 - c) 0.04% for the Fundment 100% Equity portfolio
6. Ongoing costs for the underlying funds used are ex ante (estimated) figures as of 28 September 2022. The blended ongoing costs for each of the three Fundment investment strategies are:
 - a) 0.09% for the Fundment 20% Equity portfolio
 - b) 0.08% for the Fundment 60% Equity portfolio
 - c) 0.10% for the Fundment 100% Equity portfolio
7. The inflation rate is 2% per annum, and all values are presented in current terms.
8. 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.