

PRIVATE AND CONFIDENTIAL

Miss Hallie Nye
88 Hunia Avenue
Madeuptown
LONDON
SN15 2BT

18 December 2018

Dear Miss Nye

Summary of Charges for Hallie Nye
Client number 100030539

The enclosed document includes a summary of the charges applied to your Client Portfolio on the platform between 3 January 2018 and 31 December 2018.

If you have any questions regarding this summary and the information it contains, please contact your Financial Adviser in the first instance or call us on 0345 076 6140*. Our lines are open between 8:30 and 17:30, Monday to Friday.

Yours sincerely,



Heidi Johnson
Finance Director

* Calls may be recorded for training and security purposes.



Trimbridge House, Trim Street, Bath BA1 1HB
0345 076 6140
ascentric.co.uk

Ascentric is a trading name of Investment Funds Direct Limited, part of the Royal London Group. Authorised and regulated by the Financial Conduct Authority No. 114432.
Registered Office: Trimbridge House, Trim Street, Bath BA1 1HB. Registered in England and Wales with Company Registration number 1610781.

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 SN15 2BT

18 December 2018

Dear Miss Nye

Client Name: Hallie Nye
Client number 100030539

Summary of Charges

This is a summary of the charges incurred on your account(s) between 03/01/2018 and 31/12/2018.

Total charges	£ ¹	% ²
Total charges	5,861.00	10.01
Breakdown of total charges		
	£ ¹	% ²
Charges which have been deducted from your cash balance		
Platform charges	1.00	1.00
Product provider charges	2.00	2.21
Adviser charges	3.00	3.00
Other charges (includes Discretionary Fund Manager charges)	4.00	4.00
Trading charges incurred in buying and selling investments		
Platform charges on trades	5.00	5.00
Adviser charges on trades	6.00	6.56
Fund manager charges on trades	7.00	7.00
Stamp Duty and PTM levies	8.00	8.01
Charges deducted by the fund manager (or other investment providers) in arriving at the price of your investments. ³		
One-off costs	9.00	9.00
Ongoing costs	10.00	10.00
Management fees	11.00	11.00
Distribution fees	12.00	12.00
Transaction costs	13.00	13.99
Incidental costs	14.00	14.00
Effect of charges on your return on investment while on the platform in 2018. ⁴		%
Net rate of return - annualised figure		15.00
Gross rate of return - annualised figure		16.00
Effect of charges		17.00

See Notes overleaf

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Notes

1. The charge amounts shown are charges incurred in the calendar year while you had a balance in one or more accounts held on this platform (or, if you have transferred during the year from another platform provided by Investment Funds Direct Limited, across both those platforms).
2. The percentage figure shown is the total charge as a percentage of your average portfolio value on the platform during the period, which was £18.00, adjusted (grossed up) for the charges you have paid, giving a total average figure of £19.00.
3. We have calculated the charges deducted by Fund Manager (or other investment provider) based on the charge rates which have been provided by them. These charges are deducted at source in arriving at the price of the financial instrument.
4. The calculated effect of charges on the return on your investments may differ from projected figures in illustrations you have received, due to factors including changes in charge rates, and entry or exit costs. We use a money-weighted return calculation, so that both the amount of cash and asset flows and the timing of the cash and asset flows are included in the calculation.
 - **Net rate of return:** Charges are included within the overall platform performance calculation.
 - **Gross rate of return:** Charges are excluded from the overall platform performance calculation.

The purpose of the different calculation methods is to demonstrate the impact of charges on the investment performance.

5. This document includes asset costs and charges information provided by FE, who have taken care to ensure that the information is correct, but do not warrant, represent or guarantee the contents of the information. Neither IFDL nor FE accept any responsibility for errors, inaccuracies, omissions or inconsistencies in the data contained in this document.
6. The costs and charges information for the assets shown in the table below is not available for the reporting period. In these cases, we have not been able to calculate the total asset costs and charges.

ISIN	Asset name
AU000000CFU6	**Delisted** Ceramic Fuel Cells Depository Interests Representing Ordinary Shares
BMG0440M1284	Dairy Farm Int Holdings Dep Interests Each Repr 1 Ord Share USD 0.0555
BMG4593F1389	Hiscox Ltd Depository Interests each representing 1 Ordinary Share 6.5p

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