

Name - Costs and charges statement

1 November 2017 to 31 October 2018

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Total costs and charges summary

This statement confirms the actual costs and charges incurred within your account. If you opened your account or introduced or removed assets during the period, the charges shown will relate only to the time they were held in your account.

The information provided includes fees charged by your financial adviser ("Adviser charges") and any investment management fees, as well as the charges payable to AJ Bell Securities Limited for custody and dealing ('Service charges'). The table also includes details of the cost of your underlying investments, charged and deducted by the investment product providers from within the underlying investments held in your portfolio ('Investment product costs').

Note:

All Service charges and Adviser charges are taken from the cash held within your account.
All Investment product costs are deducted directly from your investment by the provider.

Total costs and charges		
Charge type	£ value	Percentage
Service charges	387.33	0.96
Adviser charges	0.00	0.00
Investment product costs	718.18	1.78
Total	1,105.51	2.74

Cumulative effect of charges on returns	
Return before the deduction of charges	1.43%
Return after the deduction of charges	-0.93%
Effect of charges on return	2.36%

The cumulative effect of charges is based on your actual total return in the period. Future investment performance is not guaranteed and the value of your investments can go down as well as up. The table below shows a detailed breakdown of costs and charges incurred across the different categories:

Charge type	Service charges		Adviser charges		Investment product costs		Total costs and charges	
	£ value	Percentage	£ value	Percentage	£ value	Percentage	£ value	Percentage
One-off charges	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ongoing charges	379.33	0.94	0.00	0.00	609.88	1.51	989.21	2.45
Transaction charges	8.00	0.02	n/a	n/a	108.30	0.27	116.30	0.29
Incidental costs	0.00	0.00	n/a	n/a	0.00	0.00	0.00	0.00
Total	387.33	0.96	n/a	n/a	718.18	1.78	1,105.51	2.74

Investment product costs

The table below shows a detailed breakdown of the costs and charges incurred in each of the investments held in your portfolio. This includes investments that you have sold or transferred away, with detail of the charges applied over the period that you held the investment.

Period	Identifier	Name	End value	One-off charges		Ongoing charges		Transaction charges		Incidental costs		Total costs and charges	
			£	£	%	£	%	£	%	£	%	£	%
01/11/17 to 31/10/18	GB00B8454P92	B N Y MELLON NEWTON MULTI-ASSET GWTH W NET ACC	7,691.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01/11/17 to 31/10/18	GB00B7XJFX07	FIL INVESTMENT SERVICES (U K) LIM MONEYBUILDER BALANCED Y INC NAV	8,105.78	0.00	0.00	479.00	5.91	97.07	1.20	0.00	0.00	576.07	7.11
01/11/17 to 31/10/18	GB00B78H4K93	PREMIER PORTFOLIO MANAGERS MULTI ASSET GROWTH & INCOME C DIS	5,807.23	0.00	0.00	84.15	1.45	2.14	0.04	0.00	0.00	86.29	1.49
01/11/17 to 31/10/18	GB00B882H241	RLUM LIMITED RL SUSTNABLE WRLD TST C ACC	6,996.66	0.00	0.00	46.73	0.67	9.09	0.13	0.00	0.00	55.82	0.80

Table of definitions

Charge type	Service charges	Adviser charges	Investment product costs
One-off charges		Initial and one off adviser charges	Initial or entry charge
Ongoing charges	Investment management fees and custody charges	Ongoing adviser charges	Ongoing Fund Charge – the annual costs charged by the investment product provider for managing and operating the investment
Transaction charges	Dealing charge, Stamp Duty and other Government taxes, FX charges, exchange fees, PTM levy, adviser charges on purchases	Not applicable	The costs of buying and selling the underlying investments over the year and any dilution levy applied to a purchase or sale made within your portfolio
Incidental costs	Transfer out charges, payment fees, FX charge on dividend and corporate action events	Not applicable	Other charges made by the investment product provider, including performance fees

Notes

Other administration charges may apply to your accounts that are not included here, for example SIPP administration charges. For full details of SIPP administration charges, please refer to the AJ Bell Investcentre website.