

Your Total Annual Cost Summary

	Yearly Reporting Period 01/01/2018 - 31/12/2018	Cost % of value
Dealing Charges	£ 39.76	0.01%
Financial Adviser Ongoing Fees	£ 3,237.12	1.07%
Seven Investment Management Fees	£ 963.53	0.32%
Third Party DFM Fee	£ 1,170.20	0.39%
Total Portfolio Costs *	£ 5,410.61	1.79%
Investment Charges - Annual Fund Transaction Costs †	£ 384.25	0.13%
Investment Charges - Annual Ongoing Charges Figure † §	£ 2,105.46	0.70%

Effect of Costs on Growth

If charges had not been applied, your total portfolio value could have grown from £ 301,984.67 to £ 307,395.28 thereby increasing the yearly growth rate from -6.96% to -5.17%. Therefore the cumulative impact of total portfolio costs (fees) on your portfolio value has been 1.79% per annum.

Notes

* The total portfolio costs deducted from this portfolio are calculated on a monthly basis and aggregated over the calendar year.

† The investment charges have already been deducted from the price of the investment and are for illustration purposes.

§ The annual aggregated investment charges are based on the latest ongoing charges figure (OCF) available on our system and is applied to the average market value of each financial instrument held throughout the calendar year.