

# Your personal illustration for the AJ Bell Investcentre ISA

Produced on 17 January 2025

This illustration is to give you an idea of what you might get back from your account over the coming years. The projected amounts that are shown have been calculated using standard assumptions. They're not guaranteed but give you an indication of how this account might perform if growth is achieved at the rates shown.

This illustration sets out the following:

- 1 **Your savings journey**
- 2 **Where your money will be invested**
- 3 **What are the charges?**
- 4 **How charges can affect the value of your account**
- 5 **Charges summary**

Client  
Mrs Rebecca Stable  
19 May 1971

Reference  
ICDpJQYP

Joint life policy  
No

## 1. Your savings journey

17 January 2025

The value of your account is  
**£20,000.00**

You don't make further payments into your account

The value of your account changes, based on fund performance less deductions and any withdrawals.

### Product charges

These could be **£0** in the first year

### Adviser charges

These could be **£122** in the first year

### Investment charges

These could be **£115** in the first year

After all charges are taken and assuming a mid-growth rate of 3.8% a year

At the end of **year 1**, your account could be worth

**£20,700**

At the end of **year 5**, your account could be worth

**£24,000**

At the end of **year 10**, your account could be worth

**£28,900**

What you might get back on 17 January 2035

Assuming a **low growth rate of 2.00%**, your account could be worth

**£21,600**

Assuming a **mid-growth rate of 5.00%**, your account could be worth

**£28,900**

Assuming a **high growth rate of 8.00%**, your account could be worth

**£38,400**

# 1. Your savings journey

## Your payments

£20,000.00

Paid once on 17 January 2025

**We've calculated these figures as at 17 January 2025. As this is a forward-looking projection and we don't know what will happen in the future, we have to make some assumptions.**

We've assumed that:

- Your total investment is held until 17 January 2035.
- You won't make any withdrawals.
- The charges we use in this illustration remain at the rates shown in the **What are the charges?** section.

**We haven't taken into account the effects of inflation in this illustration** but other providers might, so take care when comparing illustrations from different providers. Remember that inflation, the rate at which goods and services go up over time, will reduce the 'buying power' of your money in the future. So, £500 won't buy you the same amount of things that it does today.

What actually happens might be different from what we've assumed, so we can't guarantee any of the figures shown in this illustration. What you might get back will be determined, amongst other things, by how your investments perform, the level of charges you pay and the amount you pay in. The value of investments can go down as well as up and you could get back less than you've paid in.

## 2. Where your money will be invested

You've chosen to invest your money as follows. The growth rates shown below are the mid-growth rates at which your investments have been projected in this illustration.

% invested	Investment name	Growing at
100.00%	Funds and shares	5.00%

### 3. What are the charges?

The charges associated with this illustration are set out below. Where charges are expressed as a percentage, the amount taken will vary as your account value changes over time.

#### Product charges

There are no product charges associated with this illustration.

#### Adviser charges

These are charges that you've agreed to pay from the product to your adviser.

**Initial adviser charge** **£0.00**  
plus VAT where applicable

**Ongoing adviser charge** **0.60%**  
plus VAT where applicable

**Adviser charge for single subscription** **£0.00**  
plus VAT where applicable

**One-off adviser charge** **£0.00**  
plus VAT where applicable

#### Investment charges

These are charges applied for managing your selected investments.

##### Funds and shares

<b>Custody charges</b>	Below £500,000	<b>0.20%</b>
	£500,000 - £1,000,000	<b>0.175%</b>
	£1,000,000 - £1,500,000	<b>0.15%</b>
	£1,500,000 - £2,000,000	<b>0.075%</b>
	Above £2,000,000	<b>0.00%</b>

You will be charged £41 in custody charges in the first year.

**Annual dealing charge** **£0.00**

**Initial Investment Management Fee** **0.00%**  
You will be charged 0.00% of your initial investment for investment management services. This would be £0.

**Ongoing Investment Management Fee** **0.00%**  
You will be charged 0.00% of your initial investment for investment management services. This would be £0 in the first year.

**Annual ongoing charge** **0.332%**  
You will be charged 0.33% of your initial investment for ongoing management and administration. This would be £67 in the first year.

**Incidental charges** **0.00%**  
You will be charged 0.00% of your initial investment for incidental costs. This would be £0 in the first year.

**Initial charge** **0.00%**  
You will be charged 0.00% of your initial investment for buying into investments. This would be £0.

**Transaction charges** **0.038%**  
You will be charged 0.04% of your initial investment for transaction costs. This would be £8 in the first year.

## 4. How charges can affect the value of your account

Below, we show you how charges can affect the value of your account. When we worked out these figures, we assumed that your account grows at the mid growth rate(s) shown in the **Where your money will be invested** section. All providers have to give you this information to help compare their charges but can use different ways of doing this. When comparing illustrations make sure you're doing so using the same basis. All values shown in the table below are cumulative.

At end of year	Payments into your account	Withdrawals	Cost of advice	Before charges are taken	If only product and investment charges are taken	After all charges are taken from this account
1	£20,000	£0	£122	£21,000	£20,800	£20,700
2	£20,000	£0	£249	£22,000	£21,700	£21,500
3	£20,000	£0	£381	£23,100	£22,700	£22,300
4	£20,000	£0	£518	£24,300	£23,700	£23,100
5	£20,000	£0	£660	£25,500	£24,800	£24,000
6	£20,000	£0	£807	£26,800	£25,800	£24,900
7	£20,000	£0	£960	£28,100	£27,000	£25,900
8	£20,000	£0	£1,118	£29,500	£28,200	£26,900
9	£20,000	£0	£1,283	£31,000	£29,400	£27,900
10	£20,000	£0	£1,454	£32,500	£30,700	£28,900
At age 63	£20,000	£0	£1,454	<b>£32,500</b>	<b>£30,700</b>	<b>£28,900</b>

### Before charges are taken

The last line shows that without charges your account could be worth **£32,500**. This assumes your account grows at 5.0% a year.

**5.0%**

### If only product and investment charges are taken

The reduction from £32,500 to **£30,700** shows that just product and investment charges could reduce the rate your account grows at each year from 5.0% to 4.4%. This is a reduction in growth of **0.6%** a year.

**4.4%**

### After all charges are taken from this account

The reduction from £32,500 to **£28,900** shows that all charges could reduce the rate your account grows at each year from 5.0% to 3.8% a year. This is a reduction in growth of **1.2%** a year.

**3.8%**

## 5. Costs and charges

This section shows a breakdown of the costs and charges we estimate you'll pay from your AJ Bell Investcentre account in the first year. We have also shown a summary of your estimated costs and charges in the second year, for comparison, because some of the charges you pay in the first year may not be applicable in the second.

The percentage figures are based on the projected value of your account at the end of each year, before any charges are taken. It might be worth reading the section called 'How charges can affect the value of your account' if you haven't already.

### Charges summary

#### Year 1

#### Year 2

<b>Investment product costs</b>	<b>£74.22</b>	<b>0.35%</b>	<b>£77.02</b>	<b>0.35%</b>
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These costs relate to the investment(s) selected.

<b>Service costs</b>	<b>£162.98</b>	<b>0.78%</b>	<b>£169.14</b>	<b>0.77%</b>
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These costs relate to advice, investment management services and the operation of your AJ Bell Investcentre account.

<b>Total costs</b>	<b>£237.20</b>	<b>1.13%</b>	<b>£246.17</b>	<b>1.12%</b>
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### Breakdown of your investment product costs for year 1

These are your investment provider's charges.

<b>Initial charges</b>	<b>£0.00</b>	<b>0.00%</b>
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These are the charges you pay when making an investment.

<b>Ongoing charges</b>	<b>£66.69</b>	<b>0.32%</b>
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These charges are for managing and operating the investment.

<b>Transaction charges</b>	<b>£7.53</b>	<b>0.04%</b>
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These charges cover the costs of buying and selling underlying holdings in your investments.

<b>Incidental charges</b>	<b>£0.00</b>	<b>0.00%</b>
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Other charges, including performance fees.

### Breakdown of your service costs for year 1

Service costs include product, custody and dealing charges paid to AJ Bell Investcentre for operating your account, advice fees paid to your adviser and (where applicable) charges payable to an investment manager. You can find more information in an earlier section called 'What are the charges?'.

<b>One-off charges</b>	<b>£0.00</b>	<b>0.00%</b>
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These are ad-hoc charges, usually taken at the start of the period.

<b>Ongoing charges</b>	<b>£162.98</b>	<b>0.78%</b>
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These charges apply each year and are usually split over regular intervals.

<b>Transaction charges</b>	<b>£0.00</b>	<b>0.00%</b>
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These charges apply when specific transactions occur.

## 5. Costs and charges

### Notes

- The investment provider's charges are provided by Morningstar, and may not be accurate; you should not rely solely on this information when making your investment decisions.
- These figures are only examples and are not guaranteed - they are not minimum or maximum amounts.
- The values within this costs and charges section are not adjusted for inflation.

# Funds & Shares Service

## Investment product costs portfolio breakdown

Stable

Asset name	SEDOL / ISIN	Weight	Initial charge	Ongoing charge	Transaction charges	Incidental charges
Vanguard LifeStrategy 60% Equity A Acc	B3TYHH9	80.00%	0.00%	0.22%	0.04%	0.00%
Fundsmith Equity I Acc	B41YBW7	15.00%	0.00%	0.94%	0.01%	0.00%
Vanguard Glb Small-Cp Idx £ Acc	B3X1NT0	5.00%	0.00%	0.30%	0.04%	0.00%

These charges were provided by Morningstar on 17/01/2025.