



## ISA Illustration

Illustration Reference: **66bb48ad817a796b48cba300**

Illustration Preparation Date: **13th August 2024**

The Financial Conduct Authority is the financial services regulator. It requires us, Soderberg, to give you this important information to help you to decide whether the ISA is right for you.

You should read this document carefully, in conjunction with the Key Features Document, so that you understand what you are buying, and then keep it safe for future reference.

This illustration is intended to give you a summary of the account you have chosen, the potential benefits and associated charges.

### Your plan details

Prepared for:	<b>Kelly Jones</b>
Date of birth:	<b>31st July 1975</b>
Adviser name:	<b>Adam John, AJ Ltd</b>
FCA number:	<b>12345</b>
Plan start date:	<b>1st September 2024</b>

# 1. Your Contributions

The table below shows what you have told us your expected contributions into your ISA will be:

<b>Contributions</b>					
<b>From date</b>	<b>To date</b>	<b>Payment type</b>	<b>Amount</b>	<b>Frequency</b>	<b>Escalation</b>
1st September 2024	-	Transfer	£150,000.00	Single	-
1st September 2024	1st September 2034		£200.00	Monthly	-

# 2. What the future of your plan could look like

The table below shows what your ISA might be worth at the end of the illustration period. We inflation adjust figures to account for how inflation reduces the purchasing power of your pot in the future. For example, £1,000 ten years ago was worth a different amount than £1,000 today, which our inflation adjustment aims to account for. The assumptions made in calculating the numbers are listed in section 3.

<b>How your portfolio is projected to perform:</b>			
	<b>Low growth</b>	<b>Medium growth</b>	<b>High growth</b>
Projected Value of your ISA	£122,751.00	£161,662.00	£211,976.00

### 3. Assumptions used

The growth rates shown below have been projected on the basis of an expected growth rate, adjusted by an annual 2% inflation rate to show you how your portfolio may perform and what that means in today's money. An expected growth rate is first applied to get to a projected ISA value. This is then reduced by an assumed inflation rate of 2% to account for a regulator mandated expected cost of living rise of 2% per year on average.

#### Growth rate applied to the ISA

Investment name	Low growth	Medium growth	High growth
Balanced Model, September 2024	-0.94%	2.06%	5.06%

## 4. Fees and charges

The charges associated with this illustration are set out below. This section breaks down how you are charged for each service provided and the next section summarises the impact of these charges on your investments.

### Summary of Charges

#### Breakdown of your charges in the first year:

Charge Type	Total (£)	Total (%)
Service Charges	£3,045.65	2.04%
Asset Charges	£2,542.81	1.70%
<b>Total</b>	<b>£5,588.46</b>	<b>3.74%</b>

### Itemisation of Service Charges

#### Charges paid for all services in the first year:

Charge Type	One-off	Ongoing	Transaction	Total (£)	Total (%)
Platform	£0.00	£349.09	£0.00	£349.09	0.23%
Discretionary Manager	£0.00	£448.71	£0.00	£448.71	0.30%
Product	£0.00	£0.00	£0.00	£0.00	0.00%
Adviser	£1,500.00	£747.85	£0.00	£2,247.85	1.51%
<b>Total</b>	<b>£1,500.00</b>	<b>£1,545.65</b>	<b>£0.00</b>	<b>£3,045.65</b>	<b>2.04%</b>

## Platform and product charges

This section details the following charges:

- The platform charge is for the innovative service your adviser uses to manage your portfolio
- The discretionary manager charge is for the running of the discretionary fund selected for you
- The product charge is for the maintenance of the tax efficient wrapper that you have selected

### The annual platform, fund manager and product provider charges:

Type	Tier from / to	Amount
Annual platform charge	£0.00 to £100,000.00	0.25%
	£100,000.00 to £250,000.00	0.20%
	£250,000.00 to £500,000.00	0.15%
	£500,000.00 to £1,000,000.00	0.10%
	£1,000,000.00 to £100,000,000.00	0.05%
Discretionary management charge	-	0.30%
Retained cash interest	-	0.00%

## Adviser charges

This section details charges paid to your financial adviser.

### Your financial adviser's charges:

Type	Tier from / to	Amount
Initial adviser charge	-	1.00%
Ongoing adviser charge	-	0.50%

## Asset charges

This section details charges for the specific assets selected in your portfolio.

### Charges for the assets you have selected:

Asset Name	Amount Allocated	One-off	Ongoing	Incidental	Transaction
NatWest UK Equity Income 1	24.50%	0.00%	0.00%	0.00%	0.00%
Standard Life Investments European Trust II	24.50%	0.00%	0.00%	0.00%	0.00%
Vanguard Investments UK Ltd LifeStrategy 100% Equity Inc	24.50%	0.00%	0.22%	0.00%	0.02%
BlackRock Absolute Return Bond D	24.50%	0.00%	5.70%	0.00%	1.00%
Cash	2.00%	0.00%	0.00%	0.00%	0.00%
<b>Weighted Average</b>	<b>100.00%</b>	<b>0.00%</b>	<b>1.45%</b>	<b>0.00%</b>	<b>0.25%</b>

## 5. The effect of charges on the future value of your plan

Below, we show the potential effect of charges over time on your portfolio. We have assumed your investments will grow at the mid growth rates shown in the "How your portfolio is projected to perform" section, based on the asset mix in your portfolio. These growth rates are an assumption and not guaranteed.

### Impact of charges on the value of the ISA

- The difference between columns 4 and 5 shows how product and investment charges could affect your plan.
- The difference between columns 5 and 6 shows how advice charges could affect your plan.
- The last column shows how the sum of all charges could affect your plan.
- The last column also shows what you could transfer to another plan.

At end of year	Payments in	Withdrawals	Before charges taken	If only product, platform and investment charges are taken	After all charges are taken
1	£152,400.00	£0.00	£155,444.00	£152,104.00	£149,856.00
2	£2,400.00	£0.00	£160,916.00	£154,205.00	£151,203.00
3	£2,400.00	£0.00	£166,416.00	£156,305.00	£152,541.00
4	£2,400.00	£0.00	£171,942.00	£158,402.00	£153,870.00
5	£2,400.00	£0.00	£177,496.00	£160,497.00	£155,190.00
6	£2,400.00	£0.00	£183,076.00	£162,590.00	£156,502.00
7	£2,400.00	£0.00	£188,684.00	£164,681.00	£157,805.00
8	£2,400.00	£0.00	£194,317.00	£166,769.00	£159,099.00
9	£2,400.00	£0.00	£199,977.00	£168,855.00	£160,385.00
10	£2,400.00	£0.00	£205,663.00	£170,940.00	£161,662.00
<b>Final Year 10</b>	<b>£174,000.00</b>	<b>£0.00</b>	<b>£205,663.00</b>	<b>£170,940.00</b>	<b>£161,662.00</b>

### Impact of charges on the growth of your plan

The table shows the impact of charges over the length of your plan. It shows that if there were no charges, your plan could be worth £205,663.00, and that it could be worth £161,662.00 after all charges are deducted.

The reduction from £205,663.00 to:

- £170,940.00 means that just product and investment charges could have the same effect as reducing growth from 2.06% (based on the mid growth rates of the funds in your plan) to -0.19%, this is a reduction in growth of 2.25% per year
- £161,662.00 means that all the charges could reduce the yearly growth rate from 2.06% to -0.80%. This is a reduction in growth of 2.85% per year.

The difference between these two reduction in growth figures reflects the impact of the adviser charges.

The growth rate used in this section is not guaranteed and is the middle rate used in the projections shown earlier. The reduction in growth figures provided above are representative of the reduction in growth figures for each of your investments. The above information about the reduction in investment growth can be used to compare the effect of charges with similar products.



## Other Important Notes

This illustration is based upon assumptions about the amount you invest, inflation, interest rates and growth rates.

The illustrated amounts are examples based on our assumptions; you may receive more or less than you have invested.

If you have any questions, please contact your Financial Adviser.

When comparing charges between different products you should also compare the interest rates payable on your cash. We as the product provider may receive payments from banks based on the aggregate cash balance held across all accounts. The amount received will vary depending on the total cash held and the market rates. At the moment, all interest is passed through to you as the client.

In line with guidance from the Financial Conduct Authority, we round final projection amounts down to three significant figures and do not include pence.