



	Amount invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)	Value at the end of Year 1 before Charges (£)	Value at the end of Year 1 after Charges (£)	Fund growth rate after Charges (%)	
<b>North America</b>												
Artemis US Extended Alpha	50	4.70	2.51	1.31	0.10	0.21	1.62	3.11	52.35	50.73	1.59	
AXA Framlington American Growth	50	4.70	0.97	0.51	0.10	0.21	0.82	1.57	52.35	51.53	3.13	
Brown Advisory US Flexible Equity	50	4.70	0.94	0.49	0.10	0.21	0.80	1.54	52.35	51.55	3.16	
LF Miton US Opportunities	50	4.70	0.60	0.31	0.10	0.21	0.62	1.20	52.35	51.73	3.50	
Dodge & Cox US Stock	50	4.70	0.58	0.30	0.10	0.21	0.61	1.18	52.35	51.74	3.52	
Fidelity American Special Situations	50	4.70	1.12	0.59	0.10	0.21	0.90	1.72	52.35	51.45	2.98	
Hermes US SMID Equity	50	4.70	1.04	0.54	0.10	0.21	0.85	1.64	52.35	51.50	3.06	
<b>Japan</b>												
Baillie Gifford Japanese	50	4.70	0.70	0.37	0.10	0.21	0.68	1.30	52.35	51.67	3.40	
JPM Japan	50	4.70	1.65	0.86	0.10	0.21	1.17	2.25	52.35	51.18	2.45	
Legg Mason IF Japan Equity	50	4.70	1.61	0.84	0.10	0.21	1.15	2.21	52.35	51.20	2.49	
Man GLG Japan Core Alpha	50	4.70	1.17	0.61	0.10	0.21	0.92	1.77	52.35	51.43	2.93	
<b>Asia Pacific Excluding Japan</b>												
Fidelity Asia Pacific Opportunities	50	4.70	1.09	0.57	0.10	0.21	0.88	1.69	52.35	51.47	3.01	
Invesco Perpetual Asian	50	4.70	1.21	0.63	0.10	0.21	0.94	1.81	52.35	51.41	2.89	
JOHCM Asia ex Japan	50	4.70	1.21	0.63	0.10	0.21	0.94	1.81	52.35	51.41	2.89	
JOHCM Asia ex Japan Small and Mid Cap	50	4.70	2.17	1.14	0.10	0.21	1.45	2.77	52.35	50.90	1.93	
Mathews Asia Pacific Tiger	50	4.70	1.48	0.77	0.10	0.21	1.08	2.08	52.35	51.27	2.62	
Schroder Asian Alpha Plus	50	4.70	1.29	0.68	0.10	0.21	0.98	1.89	52.35	51.37	2.81	
Schroder Asian Income	50	4.70	1.05	0.55	0.10	0.21	0.86	1.65	52.35	51.49	3.05	
Stewart Investors Asia Pacific Leaders	50	4.70	1.11	0.58	0.10	0.21	0.89	1.71	52.35	51.46	2.99	
<b>Global Emerging Markets</b>												
Aberdeen Latin American Equity	50	4.70	1.32	0.69	0.10	0.21	1.00	1.92	52.35	51.35	2.78	
GS India Equity Portfolio	50	4.70	1.31	0.69	0.10	0.21	1.00	1.91	52.35	51.35	2.79	
Henderson Emerging Markets Opportunities	50	4.70	1.25	0.65	0.10	0.21	0.96	1.85	52.35	51.39	2.85	
Invesco Perpetual Hong Kong & China	50	4.70	1.28	0.67	0.10	0.21	0.98	1.88	52.35	51.37	2.82	
Jupiter India	50	4.70	1.32	0.69	0.10	0.21	1.00	1.92	52.35	51.35	2.78	
Lazard Emerging Markets	50	4.70	1.14	0.60	0.10	0.21	0.91	1.74	52.35	51.44	2.96	
M&G Global Emerging Markets	50	4.70	1.17	0.61	0.10	0.21	0.92	1.77	52.35	51.43	2.93	
MI Somerset Emerging Markets Dividend Growth	50	4.70	1.19	0.62	0.10	0.21	0.93	1.79	52.35	51.42	2.91	
RWC Global Emerging Markets	50	4.70	0.92	0.48	0.10	0.21	0.79	1.52	52.35	51.56	3.18	
Schroder Small Cap Discovery	50	4.70	1.29	0.68	0.10	0.21	0.98	1.89	52.35	51.37	2.81	
<b>Global</b>												
Baillie Gifford Global Discovery	50	4.70	0.63	0.33	0.10	0.21	0.64	1.23	52.35	51.71	3.47	
Fidelity Global Special Situations	50	4.70	1.07	0.56	0.10	0.21	0.87	1.67	52.35	51.48	3.03	
Fundsmith Equity	50	4.70	1.01	0.53	0.10	0.21	0.84	1.61	52.35	51.51	3.09	
JOHCM Global Select	50	4.70	1.37	0.72	0.10	0.21	1.03	1.97	52.35	51.32	2.73	
Investec Global Special Situations	50	4.70	0.90	0.47	0.10	0.21	0.78	1.50	52.35	51.57	3.20	
Rathbone Global Opportunities	50	4.70	1.06	0.55	0.10	0.21	0.86	1.66	52.35	51.49	3.04	
T. Rowe Price Global Focused Growth Equity	50	4.70	1.33	0.70	0.10	0.21	1.01	1.93	52.35	51.34	2.77	
<b>Global Equity Income</b>												
Artemis Global Income	50	4.70	1.41	0.74	0.10	0.21	1.05	2.01	52.35	51.30	2.69	
Fidelity Global Dividend	50	4.70	1.14	0.60	0.10	0.21	0.91	1.74	52.35	51.44	2.96	
Fidelity Global Enhanced Income	50	4.70	1.40	0.73	0.10	0.21	1.04	2.00	52.35	51.31	2.70	
Guinness Global Equity Income	50	4.70	1.29	0.68	0.10	0.21	0.98	1.89	52.35	51.37	2.81	
M&G Global Dividend	50	4.70	0.98	0.51	0.10	0.21	0.82	1.58	52.35	51.53	3.12	
Newton Global Income Inst	50	4.70	0.92	0.48	0.10	0.21	0.79	1.52	52.35	51.56	3.18	
<b>Miscellaneous</b>												
Artemis Strategic Assets	50	4.70	2.07	1.08	0.10	0.21	1.39	2.67	52.35	50.96	2.03	
Artemis Monthly Distribution	50	3.50	1.73	0.90	0.10	0.21	1.20	2.33	51.75	50.55	1.17	
AXA Framlington Global Technology	50	4.70	0.94	0.49	0.10	0.21	0.80	1.54	52.35	51.55	3.16	
F&C Real Estate Securities	50	4.70	2.69	1.41	0.10	0.21	1.72	3.29	52.35	50.63	1.41	
Guinness Global Energy	50	4.70	1.47	0.77	0.10	0.21	1.08	2.07	52.35	51.27	2.63	
Jupiter Financial Opportunities	50	4.70	1.81	0.95	0.10	0.21	1.26	2.41	52.35	51.09	2.29	
Polar Capital Biotechnology	50	4.70	3.32	1.74	0.10	0.21	2.05	3.92	52.35	50.30	0.78	
Polar Capital Healthcare Opportunities	50	4.70	2.63	1.38	0.10	0.21	1.69	3.23	52.35	50.66	1.47	
Premier Pan European Property Share	50	4.70	1.07	0.56	0.10	0.21	0.87	1.67	52.35	51.48	3.03	
M & G Emerging Market Bond	50	4.70	1.61	0.84	0.10	0.21	1.15	2.21	52.35	51.20	2.49	
Old Mutual Gold And Silver	50	4.70	1.10	0.58	0.10	0.21	0.89	1.70	52.35	51.46	3.00	
VT UK Infrastructure Income	50	4.70	2.61	1.37	0.10	0.21	1.68	3.21	52.35	50.67	1.49	
<b>VT Chelsea Managed OEIC</b>												
VT Chelsea Managed Cautious Growth	50	4.70	1.72	0.90	0.10	0.21	1.21	2.32	52.35	51.14	2.38	
VT Chelsea Managed Balanced Growth	50	4.70	1.63	0.85	0.10	0.21	1.16	2.23	52.35	51.19	2.47	
VT Chelsea Managed Aggressive Growth	50	4.70	1.55	0.81	0.10	0.21	1.12	2.15	52.35	51.23	2.55	
VT Chelsea Managed Monthly Income	50	4.70	1.43	0.75	0.10	0.21	1.06	2.03	52.35	51.29	2.67	

#### Pre-sale illustration document

Charges are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

For more information about your fund selection, please refer to the Key Investor Information Documents (KIID) produced by the fund managers. Please read this document alongside the relevant Terms and Conditions of the Cofunds Platform and the relevant key features associated with your chosen products.

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