

PRE-SALE ILLUSTRATION FR24

	Amount Invested (£)	Estimate Growth Rate (%)	Fund Manager Charge (%)	Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)	Value at end of Y1 before Charges (£)	Value at end of Y1 after Charges (£)	Fund Growth rate after Charges (%)
UK All Companies											
Artemis SmartGARP UK Equity	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
Artemis UK Select	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
Artemis UK Special Situations	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
AXA Framlington UK Select Opportunities	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
BlackRock UK	50	4.75	0.92	0.48	0.08	0.20	0.76	1.47	52.38	51.61	3.28
BNY Mellon UK Equity	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
Fidelity Special Situations	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Fidelity UK Select	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
FTF Martin Currie UK Mid Cap	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
IFSL Evenlode Income	50	4.75	0.88	0.46	0.08	0.20	0.74	1.43	52.38	51.63	3.32
IFSL Marlborough Multi-Cap Growth	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
IFSL Marlborough Special Situations	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Invesco Income & Growth (UK)	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Invesco UK Equity High Income (UK)	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Invesco UK Equity Income (UK)	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
Invesco UK Opportunities (UK)	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
Janus Henderson UK Alpha	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
JOHCM UK Dynamic	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
JOHCM UK Opportunities	50	4.75	0.92	0.48	0.08	0.20	0.76	1.47	52.38	51.61	3.28
Jupiter UK Alpha	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Jupiter UK Growth	50	4.75	0.99	0.52	0.08	0.20	0.80	1.54	52.38	51.58	3.21
Jupiter UK Mid Cap	50	4.75	1.05	0.55	0.08	0.20	0.83	1.60	52.38	51.55	3.15
Jupiter UK Special Situations	50	4.75	0.76	0.40	0.08	0.20	0.68	1.31	52.38	51.70	3.44
Liontrust Special Situations	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
Liontrust UK Growth	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
M&G Recovery	50	4.75	0.69	0.36	0.08	0.20	0.64	1.24	52.38	51.73	3.51
MI Chelverton UK Equity Growth	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Montanaro UK Income	50	4.75	0.52	0.27	0.08	0.20	0.55	1.07	52.38	51.82	3.68
Schroder Recovery	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Schroder UK Alpha Plus	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Slater Growth	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
Trojan Income	50	4.75	1.02	0.53	0.08	0.20	0.81	1.57	52.38	51.56	3.18
WS Lindsell Train UK Equity	50	4.75	0.65	0.34	0.08	0.20	0.62	1.20	52.38	51.75	3.55
UK Equity Income											
abrdn UK Income Equity	50	4.75	0.83	0.43	0.08	0.20	0.71	1.38	52.38	51.66	3.37
abrdn UK Income Unconstrained Equity	50	4.75	1.13	0.59	0.08	0.20	0.87	1.68	52.38	51.50	3.07
Artemis Income	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
AXA Framlington Monthly Income	50	4.75	0.99	0.52	0.08	0.20	0.80	1.54	52.38	51.58	3.21
BlackRock UK Income	50	4.75	0.88	0.46	0.08	0.20	0.74	1.43	52.38	51.63	3.32
BNY Mellon UK Income	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
CT UK Equity Alpha Income	50	4.75	0.89	0.47	0.08	0.20	0.75	1.44	52.38	51.63	3.31
CT UK Equity Income	50	4.75	0.79	0.41	0.08	0.20	0.69	1.34	52.38	51.68	3.41
Fidelity Enhanced Income	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
FTF Martin Currie UK Equity Income	50	4.75	0.51	0.27	0.08	0.20	0.55	1.06	52.38	51.83	3.69
IFSL Marlborough Multi Cap Income	50	4.75	0.78	0.41	0.08	0.20	0.69	1.33	52.38	51.69	3.42
JOHCM UK Equity Income	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
Jupiter UK Income	50	4.75	0.94	0.49	0.08	0.20	0.77	1.49	52.38	51.60	3.26
Man GLG Income	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
Premier Miton Monthly Income	50	4.75	0.89	0.47	0.08	0.20	0.75	1.44	52.38	51.63	3.31
Rathbone Income	50	4.75	0.78	0.41	0.08	0.20	0.69	1.33	52.38	51.69	3.42
Royal London UK Equity Income	50	4.75	0.72	0.38	0.08	0.20	0.66	1.27	52.38	51.72	3.48
Schroder Income	50	4.75	0.89	0.47	0.08	0.20	0.75	1.44	52.38	51.63	3.31
Schroder Income Maximiser	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Unicorn UK Income	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39

	Amount Invested (£)	Estimate Growth Rate (%)	Fund Manager Charge (%)	Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)	Value at end of Y1 before Charges (£)	Value at end of Y1 after Charges (£)	Fund Growth rate after Charges (%)
UK Smaller Companies											
abrdn UK Smaller Companies	50	4.75	0.98	0.51	0.08	0.20	0.79	1.53	52.38	51.58	3.22
Artemis UK Smaller Companies	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
AXA Framlington UK Smaller Companies	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36
Fidelity UK Smaller Companies	50	4.75	0.92	0.48	0.08	0.20	0.76	1.47	52.38	51.61	3.28
IFSL Marlborough UK Micro-Cap Growth	50	4.75	0.79	0.41	0.08	0.20	0.69	1.34	52.38	51.68	3.41
Invesco UK Smaller Companies Equity (UK)	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Jupiter UK Smaller Companies	50	4.75	1.04	0.54	0.08	0.20	0.82	1.59	52.38	51.55	3.16
Liontrust UK Micro Cap	50	4.75	1.34	0.70	0.08	0.20	0.98	1.89	52.38	51.39	2.86
Liontrust UK Smaller Companies	50	4.75	1.32	0.69	0.08	0.20	0.97	1.87	52.38	51.40	2.88
Schroder UK Dynamic Smaller Companies	50	4.75	0.92	0.48	0.08	0.20	0.76	1.47	52.38	51.61	3.28
Schroder UK Smaller Companies	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
WS Gresham House UK Micro Cap	50	4.75	0.96	0.50	0.08	0.20	0.78	1.51	52.38	51.59	3.24
Europe Excluding UK											
Artemis SmartGARP European Equity	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
BlackRock Continental European	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
BlackRock Continental European Income	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
BlackRock European Dynamic	50	4.75	0.93	0.49	0.08	0.20	0.77	1.48	52.38	51.61	3.27
CT European Select	50	4.75	0.79	0.41	0.08	0.20	0.69	1.34	52.38	51.68	3.41
Fidelity European	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Fidelity Sustainable European Equity	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
IFSL Marlborough European Special Situations	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Invesco European Equity (UK)	50	4.75	0.88	0.46	0.08	0.20	0.74	1.43	52.38	51.63	3.32
Janus Henderson European Mid and Large Cap	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Janus Henderson European Selected Opportunities	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
JPM Europe Dynamic Ex UK	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Jupiter European	50	4.75	0.99	0.52	0.08	0.20	0.80	1.54	52.38	51.58	3.21
Jupiter European Special Situations	50	4.75	0.99	0.52	0.08	0.20	0.80	1.54	52.38	51.58	3.21
Liontrust European Dynamic	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
Man GLG Continental European Growth	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
Premier Miton European Opportunities	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
European Smaller Companies											
Barings Europe Select Trust	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
CT European Smaller Companies	50	4.75	0.88	0.46	0.08	0.20	0.74	1.43	52.38	51.63	3.32
Invesco European Smaller Companies (UK)	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Schroder European Smaller Companies	50	4.75	0.95	0.50	0.08	0.20	0.78	1.50	52.38	51.60	3.25
North America											
Axa Framlington American Growth	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
Baillie Gifford American	50	4.75	0.52	0.27	0.08	0.20	0.55	1.07	52.38	51.82	3.68
CT American Select	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
Fidelity American	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Fidelity American Special Situations	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
Fidelity Index US	50	4.75	0.06	0.03	0.08	0.20	0.31	0.61	52.38	52.06	4.14
FTF Clearbridge US Equity Income	50	4.75	0.77	0.40	0.08	0.20	0.68	1.32	52.38	51.69	3.43
FTF Clearbridge US Value	50	4.75	0.75	0.39	0.08	0.20	0.67	1.30	52.38	51.70	3.45
FTF Martin Currie US Unconstrained	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
FTGF Clearbridge US Aggressive Growth	50	4.75	1.14	0.60	0.08	0.20	0.88	1.69	52.38	51.50	3.06
Janus Henderson US Growth	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
JPM US Equity Income	50	4.75	0.79	0.41	0.08	0.20	0.69	1.34	52.38	51.68	3.41
Liontrust US Opportunities	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
M&G North American Dividend	50	4.75	0.61	0.32	0.08	0.20	0.60	1.16	52.38	51.78	3.59
Premier Miton US Opportunities	50	4.75	0.83	0.43	0.08	0.20	0.71	1.38	52.38	51.66	3.37
Schroder US Mid Cap	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Schroder US Smaller Companies	50	4.75	0.92	0.48	0.08	0.20	0.76	1.47	52.38	51.61	3.28
UBS US Equity	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36
Asia Pacific Excluding Japan											
abrdn Asia Pacific Equity	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Baillie Gifford Pacific	50	4.75	0.71	0.37	0.08	0.20	0.65	1.26	52.38	51.72	3.49
BNY Mellon Asian Income	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
Fidelity Asia	50	4.75	0.93	0.49	0.08	0.20	0.77	1.48	52.38	51.61	3.27
Fidelity Asia Pacific Opportunities	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
Invesco Asian (UK)	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
Invesco Pacific (UK)	50	4.75	0.75	0.39	0.08	0.20	0.67	1.30	52.38	51.70	3.45
Jupiter Asian Income	50	4.75	1.01	0.53	0.08	0.20	0.81	1.56	52.38	51.57	3.19
Schroder Asian Alpha Plus	50	4.75	0.96	0.50	0.08	0.20	0.78	1.51	52.38	51.59	3.24
Schroder Asian Income	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Stewart Investors Asia Pacific Leaders Sustainability	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36

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India/Indian Subcontinent											
Fidelity India Focus	50	4.75	1.04	0.54	0.08	0.20	0.82	1.59	52.38	51.55	3.16
GS India Equity Portfolio	50	4.75	1.04	0.54	0.08	0.20	0.82	1.59	52.38	51.55	3.16
Jupiter India	50	4.75	0.99	0.52	0.08	0.20	0.80	1.54	52.38	51.58	3.21
Stewart Investors Indian Subcontinent Sustainability	50	4.75	0.93	0.49	0.08	0.20	0.77	1.48	52.38	51.61	3.27
China/Greater China											
FSSA Greater China Growth	50	4.75	1.09	0.57	0.08	0.20	0.85	1.64	52.38	51.52	3.11
Invesco China Equity (UK)	50	4.75	0.89	0.47	0.08	0.20	0.75	1.44	52.38	51.63	3.31
Janus Henderson China Opportunities	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Global Emerging Markets											
abrdn Emerging Markets Equity	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Allianz Emerging Markets Equity	50	4.75	0.98	0.51	0.08	0.20	0.79	1.53	52.38	51.58	3.22
GQG Partners Emerging Markets Equity	50	4.75	1.04	0.54	0.08	0.20	0.82	1.59	52.38	51.55	3.16
M&G Global Emerging Markets	50	4.75	0.77	0.40	0.08	0.20	0.68	1.32	52.38	51.69	3.43
Stewart Investors Global Emerging Markets Leaders	50	4.75	0.72	0.38	0.08	0.20	0.66	1.27	52.38	51.72	3.48
Japan											
FTF Martin Currie Japan Equity	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
JPM Japan	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
Jupiter Japan Income	50	4.75	0.98	0.51	0.08	0.20	0.79	1.53	52.38	51.58	3.22
M&G Japan	50	4.75	0.49	0.26	0.08	0.20	0.54	1.04	52.38	51.84	3.71
Man GLG Japan Core Alpha	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
Global											
Artemis SmartGARP Global Equity	50	4.75	0.89	0.47	0.08	0.20	0.75	1.44	52.38	51.63	3.31
Baillie Gifford Global Discovery	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
Baillie Gifford Positive Change	50	4.75	0.52	0.27	0.08	0.20	0.55	1.07	52.38	51.82	3.68
Fidelity Global Special Situations	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Fidelity Open World	50	4.75	1.16	0.61	0.08	0.20	0.89	1.71	52.38	51.49	3.04
Fidelity Sustainable Global Equity	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Fundsmith Equity	50	4.75	0.94	0.49	0.08	0.20	0.77	1.49	52.38	51.60	3.26
IFSL Evenlode Global Equity	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Invesco Global Equity (UK)	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Invesco Global Smaller Companies (UK)	50	4.75	0.90	0.47	0.08	0.20	0.75	1.45	52.38	51.62	3.30
Janus Henderson Global Select	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
JOHCM Global Select	50	4.75	0.79	0.41	0.08	0.20	0.69	1.34	52.38	51.68	3.41
Jupiter Ecology	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Jupiter Fund of Investment Trusts	50	4.75	2.12	1.11	0.08	0.20	1.39	2.67	52.38	50.98	2.08
Jupiter Global Sustainable Equities	50	4.75	0.71	0.37	0.08	0.20	0.65	1.26	52.38	51.72	3.49
Lindsell Train Global Equity	50	4.75	0.67	0.35	0.08	0.20	0.63	1.22	52.38	51.74	3.53
M&G Global Themes	50	4.75	0.94	0.49	0.08	0.20	0.77	1.49	52.38	51.60	3.26
Ninety One Global Environment	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Ninety One Global Franchise	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36
Rathbone Global Opportunities	50	4.75	0.77	0.40	0.08	0.20	0.68	1.32	52.38	51.69	3.43
T. Rowe Price Global Focused Growth Equity	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36
WS Blue Whale Growth	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36
Global Equity Income											
Artemis Global Income	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
BNY Mellon Global Income	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
Fidelity Global Dividend	50	4.75	0.91	0.48	0.08	0.20	0.76	1.46	52.38	51.62	3.29
Fidelity Global Enhanced Income	50	4.75	0.94	0.49	0.08	0.20	0.77	1.49	52.38	51.60	3.26
Guinness Global Equity Income	50	4.75	0.77	0.40	0.08	0.20	0.68	1.32	52.38	51.69	3.43
IFSL Evenlode Global Income	50	4.75	0.84	0.44	0.08	0.20	0.72	1.39	52.38	51.66	3.36
Invesco Global Equity Income (UK)	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Janus Henderson Global Equity Income	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Liontrust Global Dividend	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
M&G Global Dividend	50	4.75	0.66	0.35	0.08	0.20	0.63	1.21	52.38	51.75	3.54
Infrastructure											
First Sentier Global Listed Infrastructure	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
FTF ClearBridge Global Infrastructure Income	50	4.75	0.82	0.43	0.08	0.20	0.71	1.37	52.38	51.67	3.38
VT Graviss UK Infrastructure Income	50	4.75	0.75	0.39	0.08	0.20	0.67	1.30	52.38	51.70	3.45
Sterling Corporate Bond											
Aegon Investment Grade Bond	50	4.75	0.54	0.28	0.08	0.20	0.56	1.09	52.38	51.81	3.66
Aegon Sterling Corporate Bond	50	4.75	0.41	0.21	0.08	0.20	0.49	0.96	52.38	51.88	3.79
Artemis Corporate Bond	50	4.75	0.37	0.19	0.08	0.20	0.47	0.92	52.38	51.90	3.83
Invesco Corporate Bond (UK)	50	4.75	0.50	0.26	0.08	0.20	0.54	1.05	52.38	51.83	3.70
M&G Corporate Bond	50	4.75	0.43	0.23	0.08	0.20	0.51	0.98	52.38	51.87	3.77
M&G Strategic Corporate Bond	50	4.75	0.43	0.23	0.08	0.20	0.51	0.98	52.38	51.87	3.77
Man GLG Sterling Corporate Bond	50	4.75	0.63	0.33	0.08	0.20	0.61	1.18	52.38	51.77	3.57
Rathbone Ethical Bond	50	4.75	0.66	0.35	0.08	0.20	0.63	1.21	52.38	51.75	3.54

	Amount Invested (£)	Estimate Growth Rate (%)	Fund Manager Charge (%)	Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)	Value at end of Y1 before Charges (£)	Value at end of Y1 after Charges (£)	Fund Growth rate after Charges (%)
Sterling High Yield											
Aegon High Yield Bond	50	4.75	0.61	0.32	0.08	0.20	0.60	1.16	52.38	51.78	3.59
L&G Active Global High Yield Bond	50	4.75	0.41	0.21	0.08	0.20	0.49	0.96	52.38	51.88	3.79
M&G Global High Yield Bond	50	4.75	0.58	0.30	0.08	0.20	0.58	1.13	52.38	51.79	3.62
Man GLG High Yield Opportunities	50	4.75	0.75	0.39	0.08	0.20	0.67	1.30	52.38	51.70	3.45
Schroder High Yield Opportunities	50	4.75	0.72	0.38	0.08	0.20	0.66	1.27	52.38	51.72	3.48
Sterling Strategic Bond											
Artemis High Income	50	4.75	0.72	0.38	0.08	0.20	0.66	1.27	52.38	51.72	3.48
Baillie Gifford Strategic Bond	50	4.75	0.52	0.27	0.08	0.20	0.55	1.07	52.38	51.82	3.68
Invesco Monthly Income Plus (UK)	50	4.75	0.67	0.35	0.08	0.20	0.63	1.22	52.38	51.74	3.53
Janus Henderson Fixed Interest Monthly Income	50	4.75	0.70	0.37	0.08	0.20	0.65	1.25	52.38	51.73	3.50
Janus Henderson Strategic Bond	50	4.75	0.70	0.37	0.08	0.20	0.65	1.25	52.38	51.73	3.50
Jupiter Strategic Bond	50	4.75	0.74	0.39	0.08	0.20	0.67	1.29	52.38	51.71	3.46
L&G Strategic Bond	50	4.75	0.63	0.33	0.08	0.20	0.61	1.18	52.38	51.77	3.57
M&G Optimal Income	50	4.75	0.63	0.33	0.08	0.20	0.61	1.18	52.38	51.77	3.57
Nomura Global Dynamic Bond (Hedged)	50	4.75	0.75	0.39	0.08	0.20	0.67	1.30	52.38	51.70	3.45
TwentyFour Dynamic Bond	50	4.75	0.79	0.41	0.08	0.20	0.69	1.34	52.38	51.68	3.41
Technology & Technology Innovation											
AXA Framlington Global Technology	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
Fidelity Global Technology	50	4.75	1.04	0.54	0.08	0.20	0.82	1.59	52.38	51.55	3.16
Janus Henderson Global Technology Leaders	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
Liontrust Global Technology	50	4.75	0.87	0.46	0.08	0.20	0.74	1.42	52.38	51.64	3.33
Polar Capital Global Technology	50	4.75	1.11	0.58	0.08	0.20	0.86	1.66	52.38	51.51	3.09
Targeted Absolute Return											
Janus Henderson Absolute Return	50	4.75	1.07	0.56	0.08	0.20	0.84	1.62	52.38	51.53	3.13
Miscellaneous											
AXA Framlington Biotech	50	4.75	0.80	0.42	0.08	0.20	0.70	1.35	52.38	51.68	3.40
AXA Framlington Health	50	4.75	0.81	0.42	0.08	0.20	0.70	1.36	52.38	51.67	3.39
BlackRock Gold & General	50	4.75	1.16	0.61	0.08	0.20	0.89	1.71	52.38	51.49	3.04
Janus Henderson Global Financials	50	4.75	0.83	0.43	0.08	0.20	0.71	1.38	52.38	51.66	3.37
JPM Natural Resources	50	4.75	0.83	0.43	0.08	0.20	0.71	1.38	52.38	51.66	3.37
Jupiter Financial Opportunities	50	4.75	0.99	0.52	0.08	0.20	0.80	1.54	52.38	51.58	3.21
M&G Emerging Markets Bond	50	4.75	0.68	0.36	0.08	0.20	0.64	1.23	52.38	51.74	3.52
Polar Capital Biotechnology	50	4.75	1.12	0.59	0.08	0.20	0.87	1.67	52.38	51.51	3.08
Polar Capital Healthcare Opportunities	50	4.75	1.11	0.58	0.08	0.20	0.86	1.66	52.38	51.51	3.09
Schroder Global Healthcare	50	4.75	0.92	0.48	0.08	0.20	0.76	1.47	52.38	51.61	3.28
VT Chelsea Managed Aggressive Growth	50	4.75	0.85	0.45	0.08	0.20	0.73	1.40	52.38	51.65	3.35
VT Chelsea Managed Balanced Growth	50	4.75	0.76	0.40	0.08	0.20	0.68	1.31	52.38	51.70	3.44
VT Chelsea Managed Cautious Growth	50	4.75	0.86	0.45	0.08	0.20	0.73	1.41	52.38	51.64	3.34
VT Chelsea Managed Monthly Income	50	4.75	0.71	0.37	0.08	0.20	0.65	1.26	52.38	51.72	3.49