

PRE-SALE ILLUSTRATION

	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 end of Y1 before Charges (£)	Value at end of Y1 after Charges (£)	Fund Growth rate after Charges (%)
UK ALL COMPANIES											
Artemis UK Select	50	4.75	0.94	0.49	0.08	0.21	0.78	1.49	52.38	51.59	3.26
AXA Framlington UK Select Opportunities	50	4.75	0.83	0.43	0.08	0.21	0.78	1.38	52.38	51.65	3.27
BlackRock UK	50	4.75	0.92	0.48	0.08	0.21	0.77	1.47	52.38	51.61	3.28
JOHCM UK Dynamic	50	4.75	0.68	0.36	0.08	0.21	0.64	1.23	52.38	51.73	3.52
Jupiter UK Special Situations	50	4.75	0.76	0.40	0.08	0.21	0.69	1.31	52.38	51.69	3.44
LF Lindsell Train UK Equity	50	4.75	0.65	0.34	0.08	0.21	0.63	1.20	52.38	51.75	3.55
Liontrust Special Situations	50	4.75	0.82	0.43	0.08	0.21	0.72	1.37	52.38	51.66	3.38
Marlborough Multi-Cap Growth	50	4.75	0.82	0.43	0.08	0.21	0.72	1.37	52.38	51.66	3.38
Marlborough Special Situations	50	4.75	0.80	0.42	0.08	0.21	0.71	1.35	52.38	51.67	3.40
MI Chelverton UK Equity Growth	50	4.75	0.87	0.46	0.08	0.21	0.74	1.42	52.38	51.63	3.33
Schroder Recovery	50	4.75	0.91	0.48	0.08	0.21	0.76	1.46	52.38	51.61	3.29
Slater Growth	50	4.75	0.81	0.42	0.08	0.21	0.71	1.36	52.38	51.66	3.39
VT Downing Unique Opportunities	50	4.75	0.93	0.49	0.08	0.21	0.78	1.48	52.38	51.60	3.27
UK EQUITY INCOME											
Artemis Income	50	4.75	0.82	0.43	0.08	0.21	0.72	1.37	52.38	51.66	3.38
JOHCM UK Equity Income	50	4.75	0.79	0.41	0.08	0.21	0.70	1.34	52.38	51.67	3.41
LF Gresham House UK Multi Cap Income	50	4.75	0.86	0.45	0.08	0.21	0.74	1.41	52.38	51.64	3.34
Man GLG Income	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.62	3.30
Marlborough Multi Cap Income	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.62	3.30
Montanaro UK Income Seed	50	4.75	0.34	0.18	0.08	0.21	0.47	0.89	52.38	51.91	3.86
Rathbone Income Fund	50	4.75	0.78	0.41	0.08	0.21	0.70	1.33	52.38	51.68	3.42
TB Evenlode Income	50	4.75	0.87	0.46	0.08	0.21	0.74	1.42	52.38	51.63	3.33
Threadneedle UK Equity Alpha Income	50	4.75	0.88	0.46	0.08	0.21	0.75	1.43	52.38	51.63	3.32
UK SMALLER COMPANIES											
ES R&M UK Equity Smaller Companies	50	4.75	0.88	0.46	0.08	0.21	0.75	1.43	52.38	51.63	3.32
LF Gresham House UK Micro Cap	50	4.75	0.93	0.49	0.08	0.21	0.78	1.48	52.38	51.60	3.27
Liontrust UK Micro Cap	50	4.75	1.38	0.72	0.08	0.21	1.01	1.93	52.38	51.36	2.82
Marlborough UK Micro Cap Growth	50	4.75	0.81	0.42	0.08	0.21	0.70	1.36	52.38	51.66	3.39
TB Amati UK Smaller Companies	50	4.75	0.89	0.47	0.08	0.21	0.75	1.44	52.38	51.62	3.31
STERLING CORPORATE BOND											
Artemis Corporate Bond	50	3.50	0.40	0.21	0.08	0.21	0.49	0.95	51.75	51.26	2.55
BlackRock Corporate Bond	50	3.50	0.57	0.29	0.08	0.21	0.58	1.12	51.75	51.17	2.38
Rathbone Ethical Bond	50	3.50	0.65	0.34	0.08	0.21	0.62	1.20	51.75	51.13	2.30
Royal London Corporate Bond	50	3.50	0.56	0.29	0.08	0.21	0.57	1.11	51.75	51.18	2.39
TwentyFour Corporate Bond	50	3.50	0.34	0.18	0.08	0.21	0.56	0.89	51.75	51.29	2.61
STERLING HIGH YIELD											
Baillie Gifford High Yield Bond	50	3.50	0.37	0.19	0.08	0.21	0.48	0.92	51.75	51.27	2.58
Man GLG High Yield Opportunities	50	3.50	0.75	0.39	0.08	0.21	0.67	1.30	51.75	51.08	2.20
STERLING STRATEGIC BOND											
Baillie Gifford Strategic Bond	50	3.50	0.52	0.27	0.08	0.21	0.55	1.07	51.75	51.20	2.43
GAM Star Credit Opportunities	50	3.50	1.17	0.61	0.08	0.21	0.90	1.72	51.75	50.86	1.78
Janus Henderson Strategic Bond	50	3.50	0.70	0.36	0.08	0.21	0.64	1.25	51.75	51.10	2.25
Jupiter Strategic Bond	50	3.50	0.73	0.38	0.08	0.21	0.66	1.28	51.75	51.09	2.22
Nomura Global Dynamic Bond	50	3.50	0.70	0.36	0.08	0.21	0.65	1.25	51.75	51.10	2.25
TwentyFour Dynamic Bond	50	3.50	0.78	0.40	0.08	0.21	0.69	1.33	51.75	51.06	2.17
TARGETED ABSOLUTE RETURN											
Janus Henderson Absolute Return	50	4.70	1.07	0.56	0.08	0.21	0.85	1.62	52.35	51.50	3.08
Jupiter UK Specialist Equity	50	4.70	1.08	0.57	0.08	0.21	0.85	1.63	52.35	51.50	3.07
SVS Church House Tenax Absolute Return Strategies	50	4.70	0.99	0.52	0.08	0.21	0.81	1.54	52.35	51.54	3.16
EUROPE EXCLUDING UK											
BlackRock Continental European Income	50	4.70	0.93	0.49	0.08	0.21	0.77	1.48	52.35	51.58	3.22
BlackRock European Dynamic	50	4.70	0.92	0.48	0.08	0.21	0.77	1.47	52.35	51.58	3.23
FTF Martin Currie European Unconstrained	50	4.70	0.97	0.51	0.08	0.21	0.80	1.52	52.35	51.55	3.18
Jupiter European Smaller Companies	50	4.70	0.99	0.52	0.08	0.21	0.81	1.54	52.35	51.54	3.16
Marlborough European Multi-Cap	50	4.70	0.83	0.43	0.08	0.21	0.72	1.38	52.35	51.63	3.32
Premier Miton European Opportunities	50	4.70	0.82	0.43	0.08	0.21	0.72	1.37	52.35	51.63	3.33
Threadneedle European Select	50	4.70	0.82	0.43	0.08	0.21	0.71	1.35	52.35	51.63	3.33

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NORTH AMERICA											
Artemis US Extended Alpha	50	4.70	0.89	0.47	0.08	0.21	0.75	1.44	52.35	51.60	3.26
AXA Framlington American Growth	50	4.70	0.82	0.43	0.08	0.21	0.72	1.37	52.35	51.63	3.33
Baillie Gifford America	50	4.70	0.51	0.27	0.08	0.21	0.55	1.06	52.35	51.80	3.64
Brown Advisory US Flexible Equity	50	4.70	0.88	0.46	0.08	0.21	0.76	1.43	52.35	51.60	3.27
Fidelity Index US	50	4.70	0.06	0.03	0.08	0.21	0.32	0.61	52.35	52.03	4.09
FTF Martin Currie US Unconstrained	50	4.70	0.86	0.45	0.08	0.21	0.74	1.41	52.35	51.61	3.29
Premier Miton US Opportunities	50	4.70	0.84	0.44	0.08	0.21	0.73	1.39	52.35	51.62	3.31
JAPAN											
Baillie Gifford Japanese	50	4.70	0.61	0.32	0.08	0.21	0.61	1.16	52.35	51.74	3.54
FSSA Japan Focus	50	4.70	0.83	0.43	0.08	0.21	0.72	1.38	52.35	51.63	3.32
FTF Martin Currie Japan Equity	50	4.70	0.83	0.43	0.08	0.21	0.72	1.38	52.35	51.63	3.32
JPM Japan	50	4.70	0.82	0.43	0.08	0.21	0.72	1.37	52.35	51.63	3.33
Jupiter Japan Income	50	4.70	0.98	0.51	0.08	0.21	0.80	1.53	52.35	51.55	3.17
ASIA PACIFIC EXCLUDING JAPAN											
Alquity Indian Subcontinent	50	4.70	1.90	0.99	0.08	0.21	1.28	2.45	52.35	51.07	2.25
Baillie Gifford Pacific	50	4.70	0.71	0.37	0.08	0.21	0.66	1.26	52.35	51.69	3.44
Fidelity Asia Pacific Opportunities	50	4.70	0.90	0.47	0.08	0.21	0.76	1.45	52.35	51.59	3.25
Fidelity Asian Dividend	50	4.70	0.90	0.47	0.08	0.21	0.76	1.45	52.35	51.59	3.25
FSSA Greater China Growth	50	4.70	1.07	0.56	0.08	0.21	0.85	1.62	52.35	51.50	3.08
GS India Equity Portfolio	50	4.70	1.06	0.55	0.08	0.21	0.84	1.61	52.35	51.51	3.09
Guinness Asian Equity Income	50	4.70	0.89	0.47	0.08	0.21	0.75	1.44	52.35	51.60	3.26
Invesco Asian	50	4.70	0.95	0.50	0.08	0.21	0.79	1.50	52.35	51.56	3.20
Invesco China Equity	50	4.70	0.94	0.49	0.08	0.21	0.78	1.49	52.35	51.57	3.21
Matthews Pacific Tiger	50	4.70	1.17	0.61	0.08	0.21	0.90	1.72	52.35	51.45	2.98
Schroder Asian Income	50	4.70	0.90	0.47	0.08	0.21	0.76	1.45	52.35	51.59	3.25
Stewart Investors Asia Pacific Leaders Sustainability	50	4.70	0.84	0.44	0.08	0.21	0.73	1.39	52.35	51.62	3.31
IA GLOBAL EMERGING MARKETS											
Aubrey Global Emerging Markets Opportunities	50	4.70	1.09	0.57	0.08	0.21	0.86	1.64	52.35	51.49	3.06
RWC Global Emerging Markets	50	4.70	1.25	0.65	0.08	0.21	0.94	1.80	52.35	51.41	2.90
GLOBAL											
Baillie Gifford Global Discovery	50	4.70	0.76	0.40	0.08	0.21	0.69	1.31	52.35	51.66	3.39
Fidelity Global Special Situations	50	4.70	0.91	0.48	0.08	0.21	0.76	1.46	52.35	51.59	3.24
Fundsmith Equity	50	4.70	0.95	0.50	0.08	0.21	0.79	1.50	52.35	51.56	3.20
LF Blue Whale Growth	50	4.70	0.87	0.46	0.08	0.21	0.74	1.42	52.35	51.61	3.28
Ninety One Global Environment	50	4.70	0.88	0.46	0.08	0.21	0.75	1.43	52.35	51.60	3.27
Pictet Global Environmental Opportunities	50	4.70	1.12	0.59	0.08	0.21	0.87	1.67	52.35	51.48	3.03
Rathbone Global Opportunities Fund	50	4.70	0.67	0.35	0.08	0.21	0.64	1.22	52.35	51.71	3.48
T. Rowe Price Global Focused Growth Equity	50	4.70	0.88	0.46	0.08	0.21	0.75	1.43	52.35	51.60	3.27
GLOBAL EQUITY INCOME											
Fidelity Global Dividend	50	4.70	0.93	0.49	0.08	0.21	0.77	1.48	52.35	51.58	3.22
Fidelity Global Enhanced Income	50	4.70	0.94	0.49	0.08	0.21	0.78	1.49	52.35	51.57	3.21
FTF ClearBridge Global Infrastructure Income	50	4.70	0.85	0.44	0.08	0.21	0.73	1.40	52.35	51.62	3.30
Guinness Global Equity Income	50	4.70	0.81	0.42	0.08	0.21	0.71	1.36	52.35	51.64	3.34
M&G Global Dividend	50	4.70	0.66	0.35	0.08	0.21	0.63	1.21	52.35	51.72	3.49
TB Evenlode Global Income	50	4.70	0.85	0.44	0.08	0.21	0.73	1.40	52.35	51.62	3.30
MISCELLANEOUS											
AXA Framlington Global Technology	50	4.70	0.82	0.43	0.08	0.21	0.72	1.37	52.35	51.63	3.33
BMO European Real Estate Securities	50	4.70	1.41	0.74	0.08	0.21	1.03	1.96	52.35	51.32	2.74
Jupiter Financial Opportunities	50	4.70	0.98	0.51	0.08	0.21	0.80	1.53	52.35	51.55	3.17
Jupiter Gold and Silver	50	4.70	0.87	0.46	0.08	0.21	0.74	1.42	52.35	51.61	3.28
M&G Emerging Markets Bond	50	4.70	0.70	0.37	0.08	0.21	0.65	1.25	52.35	51.70	3.45
Polar Capital Biotechnology	50	4.70	1.17	0.61	0.08	0.21	0.90	1.72	52.35	51.45	2.98
Polar Capital Healthcare Opportunities	50	4.70	1.17	0.61	0.08	0.21	0.90	1.72	52.35	51.45	2.98
VT Gravis UK Infrastructure Income	50	4.70	0.76	0.40	0.08	0.21	0.69	1.31	52.35	51.66	3.39
VT Chelsea Managed OEIC											
VT Chelsea Managed Cautious Growth	50	4.70	1.23	0.64	0.08	0.21	0.93	1.78	52.35	51.42	2.92
VT Chelsea Managed Balanced Growth	50	4.70	1.01	0.53	0.08	0.21	0.82	1.56	52.35	51.53	3.14
VT Chelsea Managed Aggressive Growth	50	4.70	1.03	0.54	0.08	0.21	0.83	1.58	52.35	51.52	3.12
VT Chelsea Managed Monthly Income	50	4.70	0.87	0.46	0.08	0.21	0.74	1.42	52.35	51.61	3.28

Pre-sale illustration document

Data correct as at 29/09/2021.

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 Documents (KIID) produced by the fund managers. Please read this alongside the relevant Terms and Conditions of the Aegon platform and the relevant key features associated with your chosen products.

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