

# 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 (%)
<b>UK ALL COMPANIES</b>											
Artemis UK Select	50	4.75	0.84	0.44	0.08	0.21	0.73	1.39	52.38	51.65	3.36
IFSL Marlborough Multi-Cap Growth	50	4.75	0.81	0.42	0.08	0.21	0.71	1.36	52.38	51.66	3.39
IFSL Marlborough Special Situations	50	4.75	0.79	0.41	0.08	0.21	0.70	1.34	52.38	51.67	3.41
JOHCM UK Dynamic	50	4.75	0.68	0.36	0.08	0.21	0.65	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	51.74	3.55
Liontrust Special Situations	50	4.75	0.81	0.42	0.08	0.21	0.71	1.36	52.38	51.66	3.39
MI Chelverton UK Equity Growth	50	4.75	0.86	0.45	0.08	0.21	0.74	1.41	52.38	51.63	3.34
Montanaro UK Income Seed	50	4.75	0.44	0.23	0.08	0.21	0.52	0.99	52.38	51.85	3.76
Schroder Recovery	50	4.75	0.89	0.47	0.08	0.21	0.76	1.44	52.38	51.62	3.31
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	0.88	0.46	0.08	0.21	0.75	1.43	52.38	51.62	3.32
WS Evenlode Income	50	4.75	0.87	0.46	0.08	0.21	0.75	1.42	52.38	51.63	3.33
<b>UK EQUITY INCOME</b>											
Artemis Income	50	4.75	0.80	0.42	0.08	0.21	0.71	1.35	52.38	51.67	3.40
Janus Henderson UK Responsible Income	50	4.75	0.85	0.45	0.08	0.21	0.74	1.40	52.38	51.64	3.35
LF Gresham House UK Multi Cap Income	50	4.75	0.85	0.45	0.08	0.21	0.74	1.40	52.38	51.64	3.35
Man GLG Income	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
Rathbone Income	50	4.75	0.78	0.41	0.08	0.21	0.70	1.33	52.38	51.68	3.42
<b>UK SMALLER COMPANIES</b>											
Fidelity UK Smaller Companies	50	4.75	0.92	0.48	0.08	0.21	0.77	1.47	52.38	51.60	3.28
IFSL Marlborough UK Micro-Cap Growth	50	4.75	0.80	0.42	0.08	0.21	0.71	1.35	52.38	51.67	3.40
LF Gresham House UK Multi Cap Income	50	4.75	0.85	0.45	0.08	0.21	0.74	1.40	52.38	51.64	3.35
Liontrust UK Micro Cap	50	4.75	1.34	0.70	0.08	0.21	0.99	1.89	52.38	51.38	2.86
TB Amati UK Listed Smaller Companies	50	4.75	0.84	0.44	0.08	0.21	0.73	1.39	52.38	51.65	3.36
<b>STERLING CORPORATE BOND</b>											
Artemis Corporate Bond	50	4.75	0.37	0.19	0.08	0.21	0.48	0.92	52.38	51.89	3.83
BlackRock Corporate Bond	50	4.75	0.57	0.30	0.08	0.21	0.59	1.12	52.38	51.79	3.63
Man GLG Sterling Corporate Bond	50	4.75	0.61	0.32	0.08	0.21	0.61	1.16	52.38	51.77	3.59
Rathbone Ethical Bond	50	4.75	0.66	0.35	0.08	0.21	0.64	1.21	52.38	51.74	3.54
Royal London Corporate Bond	50	4.75	0.56	0.29	0.08	0.21	0.58	1.11	52.38	51.79	3.64
TwentyFour Corporate Bond	50	4.75	0.56	0.29	0.08	0.21	0.58	1.11	52.38	51.79	3.64
<b>STERLING HIGH YIELD</b>											
Man GLG High Yield Opportunities	50	4.75	0.75	0.39	0.08	0.21	0.68	1.30	52.38	51.69	3.45
<b>STERLING STRATEGIC BOND</b>											
Aegon Strategic Bond	50	4.75	0.48	0.25	0.08	0.21	0.54	1.03	52.38	51.83	3.72
Invesco Tactical Bond	50	4.75	0.70	0.37	0.08	0.21	0.66	1.25	52.38	51.72	3.50
Janus Henderson Strategic Bond	50	4.75	0.70	0.37	0.08	0.21	0.66	1.25	52.38	51.72	3.50
Nomura Global Dynamic Bond (Hedged)	50	4.75	0.73	0.38	0.08	0.21	0.67	1.28	52.38	51.70	3.47
TwentyFour Dynamic Bond	50	4.75	0.79	0.41	0.08	0.21	0.70	1.34	52.38	51.67	3.41
<b>TARGETED ABSOLUTE RETURN</b>											
Janus Henderson Absolute Return	50	4.75	1.07	0.56	0.08	0.21	0.85	1.62	52.38	51.52	3.13
<b>EUROPE EXCLUDING UK</b>											
BlackRock Continental European Income	50	4.75	0.92	0.48	0.08	0.21	0.77	1.47	52.38	51.60	3.28
BlackRock European Dynamic	50	4.75	0.91	0.48	0.08	0.21	0.77	1.46	52.38	51.61	3.29
CT European Select	50	4.75	0.79	0.41	0.08	0.21	0.70	1.34	52.38	51.67	3.41
Fidelity European	50	4.75	0.91	0.48	0.08	0.21	0.77	1.46	52.38	51.61	3.29
FTF Martin Currie European Unconstrained	50	4.75	0.89	0.47	0.08	0.21	0.76	1.44	52.38	51.62	3.31
IFSL Marlborough European Special Situations	50	4.75	0.80	0.42	0.08	0.21	0.71	1.35	52.38	51.67	3.40
Jupiter European Smaller Companies	50	4.75	0.99	0.52	0.08	0.21	0.81	1.54	52.38	51.57	3.21
Liontrust European Dynamic	50	4.75	0.86	0.45	0.08	0.21	0.74	1.41	52.38	51.63	3.34
Premier Miton European Opportunities	50	4.75	0.82	0.43	0.08	0.21	0.72	1.37	52.38	51.66	3.38
<b>NORTH AMERICA</b>											
AXA Framlington American Growth	50	4.75	0.82	0.43	0.08	0.21	0.72	1.37	52.38	51.66	3.38
Baillie Gifford American	50	4.75	0.51	0.27	0.08	0.21	0.56	1.06	52.38	51.82	3.69
Brown Advisory US Flexible Equity	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
Fidelity Index US	50	4.75	0.06	0.03	0.08	0.21	0.32	0.61	52.38	52.05	4.14
FTF Martin Currie US Unconstrained	50	4.75	0.84	0.44	0.08	0.21	0.73	1.39	52.38	51.65	3.36
Premier Miton US Opportunities	50	4.75	0.83	0.43	0.08	0.21	0.72	1.38	52.38	51.65	3.37

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<b>JAPAN</b>											
Baillie Gifford Japanese	50	4.75	0.62	0.32	0.08	0.21	0.61	1.17	52.38	51.76	3.58
FSSA Japan Focus	50	4.75	0.80	0.42	0.08	0.21	0.71	1.35	52.38	51.67	3.40
JPM Japan	50	4.75	0.81	0.42	0.08	0.21	0.71	1.36	52.38	51.66	3.39
Jupiter Japan Income	50	4.75	0.98	0.51	0.08	0.21	0.80	1.53	52.38	51.57	3.22
M&G Japan	50	4.75	0.53	0.28	0.08	0.21	0.57	1.08	52.38	51.81	3.67
Pictet Japanese Equity Selection	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
<b>ASIA PACIFIC EXCLUDING JAPAN</b>											
Baillie Gifford Pacific	50	4.75	0.75	0.39	0.08	0.21	0.68	1.30	52.38	51.69	3.45
Fidelity Asia Pacific Opportunities	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
Fidelity Asian Dividend	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
FSSA Greater China Growth	50	4.75	1.09	0.57	0.08	0.21	0.86	1.64	52.38	51.51	3.11
Guinness Asian Equity Income	50	4.75	0.89	0.47	0.08	0.21	0.76	1.44	52.38	51.62	3.31
Invesco Asian (UK)	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
Jupiter Asian Income	50	4.75	1.01	0.53	0.08	0.21	0.82	1.56	52.38	51.56	3.19
Schroder Asian Income	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
Stewart Investors Asia Pacific Leaders Sustainability	50	4.75	0.84	0.44	0.08	0.21	0.73	1.39	52.38	51.65	3.36
<b>GLOBAL EMERGING MARKETS</b>											
Alquity Indian Subcontinent	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
Aubrey Global Emerging Markets Opportunities	50	4.75	1.10	0.58	0.08	0.21	0.87	1.65	52.38	51.51	3.10
GQG Partners Emerging Markets Equity	50	4.75	1.05	0.55	0.08	0.21	0.84	1.60	52.38	51.54	3.15
GS India Equity Portfolio	50	4.75	0.98	0.51	0.08	0.21	0.80	1.53	52.38	51.57	3.22
Invesco Emerging Markets ex China (UK)	50	4.75	0.95	0.50	0.08	0.21	0.79	1.50	52.38	51.59	3.25
M&G Global Emerging Markets	50	4.75	0.75	0.39	0.08	0.21	0.68	1.30	52.38	51.69	3.45
Redwheel Global Emerging Markets	50	4.75	1.25	0.65	0.08	0.21	0.94	1.80	52.38	51.43	2.95
<b>GLOBAL</b>											
BlackRock Global Unconstrained Equity	50	4.75	0.93	0.49	0.08	0.21	0.78	1.48	52.38	51.60	3.27
Fundsmith Equity	50	4.75	0.94	0.49	0.08	0.21	0.78	1.49	52.38	51.59	3.26
LF Blue Whale Growth	50	4.75	1.08	0.57	0.08	0.21	0.86	1.63	52.38	51.52	3.12
Montanaro Better World	50	4.75	0.94	0.49	0.08	0.21	0.78	1.49	52.38	51.59	3.26
Ninety One Global Environment	50	4.75	0.76	0.40	0.08	0.21	0.69	1.31	52.38	51.69	3.44
Pictet Global Environmental Opportunities	50	4.75	1.10	0.58	0.08	0.21	0.87	1.65	52.38	51.51	3.10
Rathbone Global Opportunities	50	4.75	0.77	0.40	0.08	0.21	0.69	1.32	52.38	51.68	3.43
T. Rowe Price Global Focused Growth Equity	50	4.75	0.60	0.31	0.08	0.21	0.60	1.15	52.38	51.77	3.60
<b>GLOBAL EQUITY INCOME</b>											
Fidelity Global Dividend	50	4.75	0.91	0.48	0.08	0.21	0.77	1.46	52.38	51.61	3.29
JPM Global Equity Income	50	4.75	0.90	0.47	0.08	0.21	0.76	1.45	52.38	51.61	3.30
M&G Global Dividend	50	4.75	0.66	0.35	0.08	0.21	0.64	1.21	52.38	51.74	3.54
WS Guinness Global Equity Income	50	4.75	0.79	0.41	0.08	0.21	0.70	1.34	52.38	51.67	3.41
Thesis TM Redwheel Global Equity Income	50	4.75	0.70	0.37	0.08	0.21	0.66	1.25	52.38	51.72	3.50
WS Evenlode Global Income	50	4.75	0.54	0.28	0.08	0.21	0.57	1.09	52.38	51.80	3.66
<b>MISCELLANEOUS</b>											
AXA Framlington Global Technology	50	4.75	0.82	0.43	0.08	0.21	0.72	1.37	52.38	51.66	3.38
CT European Real Estate Securities	50	4.75	1.00	0.52	0.08	0.21	0.81	1.55	52.38	51.56	3.20
Fidelity Global Technology	50	4.75	1.03	0.54	0.08	0.21	0.83	1.58	52.38	51.55	3.17
FTF ClearBridge Global Infrastructure Income	50	4.75	0.83	0.43	0.08	0.21	0.72	1.38	52.38	51.65	3.37
Jupiter Financial Opportunities	50	4.75	1.00	0.52	0.08	0.21	0.81	1.55	52.38	51.56	3.20
M&G Emerging Markets Bond	50	4.75	0.68	0.36	0.08	0.21	0.65	1.23	52.38	51.73	3.52
Polar Capital Biotechnology	50	4.75	1.11	0.58	0.08	0.21	0.87	1.66	52.38	51.50	3.09
Polar Capital Global Insurance	50	4.75	0.85	0.45	0.08	0.21	0.74	1.40	52.38	51.64	3.35
Polar Capital Healthcare Opportunities	50	4.75	1.11	0.58	0.08	0.21	0.87	1.66	52.38	51.50	3.09
VT Gravis UK Infrastructure Income	50	4.75	1.52	0.80	0.08	0.21	1.09	2.07	52.38	51.29	2.68

## Pre-sale illustration document

Data correct as at 22/09/2023.

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 (KIDs) 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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