



17 June 2021

Customer name:
Account number:
Illustration number:

Personalised Key Features Illustration for your Stocks and Shares ISA

The Financial Conduct Authority is a financial services regulator. It requires us, Quilter Investment Platform Limited to give you this important information. You should read this document carefully so that you understand your Stocks and Shares ISA, and then keep it safe for future reference.

Please read this document together with your Key Features Document.

Your key features document describes in general terms the pros and cons of our Stocks and Shares ISA. Unlike that document, this Key Features Illustration has been personalised to you. Its aim is to give you a summary of the account you have chosen and the associated costs and benefits.

Your Stocks and Shares ISA will be held on our platform. This is an innovative place for you and your financial adviser to build, manage and monitor your investments. It gives you access to a wide choice of funds and a range of tax-efficient ways to hold them in a single place.

Other important documents to help you understand your investment include the Asset lists, Making the cost of investment clear, your Costs and Charges statement and the Key Investor Information Documents for the assets you have chosen.

Purpose of this document:

The purpose of this document is to show you:

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Notes to help you understand this illustration

The way we present this information and the assumptions we use to calculate future values are in line with the requirements of the Financial Conduct Authority.

- **The amounts shown are not guaranteed.** The words 'might' and 'could' are used throughout this document to remind you that none of the figures or values in the tables are guaranteed. The actual outcome depends on factors that no one can predict and on the changes and adjustments you might make in future to the assets held in your account.
- **Subscription allowance:** You can invest up to £20,000.00 into this Stocks and Shares ISA during the current tax year. Any Additional Permitted Subscriptions (APS) will be in addition to this and will not affect your personal allowance. The single payment into your Stocks and Shares ISA may include the initial advice fees, which will be paid to your financial adviser on your behalf. Your ISA allowance is not affected by this fee. Please note, transfers of previous years' subscriptions do not count towards your current tax years allowance.
- **Your service charge:** The percentage rate used to calculate the service charge for your account takes into account the total value of your Stocks and Shares ISA plus any eligible investments held with us which are designated as 'client-linked'.
- When calculating the service charge in this illustration we have assumed the value of the eligible investments will be £453,250.89 throughout the period covered by this illustration.
- **Don't forget inflation:** Over the years, inflation will reduce the buying power of your money. For example, in 20 years' time, after allowing for inflation at 2.0% a year, £10,000 would only buy you what £6,730 would today.

For further information about any aspect of this Key Features Illustration, please contact your financial adviser who will be able to help you. Alternatively, if you are not in touch with your adviser you can call or email us using the details shown and we will be happy to help.

Your details	How to contact your adviser
Account holder name	

Current Stocks and Shares ISA value

The current value of your Stocks and Shares ISA is £152,597.44.

Your payments

This illustration assumes no future payments are being paid into this account.

Natural income

You have chosen natural income to be reinvested.

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The charges for your Stocks and Shares ISA

The charges that apply to your account are described below. They comprise of:

- Our charges
- Investment related charges
- Financial adviser fees

Our charges

The service charge

This is a regular charge applied to your account. The percentage rate used to calculate the charge takes into account the total value of any eligible investments you hold or which are held by others and are designated as 'client-linked'. For more information about client linking, please talk to your financial adviser. At the date of this illustration, the value of these other investments (not including this account) is assumed to be £453,250.89. For this illustration we have assumed that this value will continue to be invested with us throughout the period covered by this illustration.

We take the service charge in monthly instalments, based on daily valuations. Bear in mind that, as the total value of the investments you hold with us increases or decreases in future as a result of market movements, withdrawals or further payments, the service charge will vary accordingly.

The charge is based on the following percentages and is taken each month from your account (please refer to our 'Making the cost of investment clear' document for more information).

Total amount invested	Percentage charge each year
First £25,000	0.47%
From £25,000 to £250,000	0.27%
From £250,000 to £750,000	0.22%
More than £750,000	0.12%

The charge is calculated on a daily basis using the value of your assets, multiplied by the annual charge percentage and divided by 365.25. We collect the total of the daily charges as a monthly instalment on your charge date.

For example, at the mid growth rate your account might be valued at £157,000 in 12 months' time. Based on this value the effective annual charge would be 0.25%. This means that the instalment in month 12 for this account would be £32.53.

If you close your account, any accrued charge will be deducted from the withdrawal amount before it is paid.

Unless stated otherwise, we will deduct the charges detailed above from any available cash in your account. If there is not enough cash in your account we will meet the outstanding payments by selling an appropriate number of units from all of your assets (excluding any ETIs you hold) in your account proportionally according to their value.

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Asset manager charges

The asset manager charges for your investments are shown below. The amount of the charge differs from asset to asset. You don't see these charges taken from your investment as a monetary amount as they are reflected in the changing daily prices of the assets.

The effect of these charges will be offset by any rebates payable to you in the form of additional units. The amount of any rebates are also shown in the table.

Asset name	Initial fund charge / bid offer spread %	OCF/TER %	Rebate %
Schroder Income Acc -U2 (GB00BDD2DW68)	0.00%	0.83%	0.00%
Schroder UK Smaller Companies Acc -U (GB00B76V7Z98)	0.00%	0.91%	0.08%
Troy Trojan Income Acc -U (GB00B01BP176)	0.00%	1.02%	0.25%
Invesco European Equity Income (UK) Acc -U2 (GB00BJ04G289)	0.00%	0.89%	0.00%
Baillie Gifford Japanese Smaller Companies Acc -U (GB0006014921)	0.00%	0.62%	0.00%
Fidelity Global Focus Acc -U (GB00B3RDH349)	0.00%	0.93%	0.08%
Fundsmith Equity Acc -U (GB00B41YBW71)	0.00%	0.95%	0.00%
Jupiter Merian Global Equity Acc -U2 (GB00BHBX7W72)	0.00%	0.93%	0.00%
Invesco Distribution (UK) Acc (GB0033947226)	0.00%	1.54%	0.88%
Cash	0.00%	0.00%	0.00%
Weighted average charge for your existing assets and any singles and transfers	0.00%	0.95%	0.10%

Putting these rates into context, for every £1,000 a charge of 0.5% equates to £5.

Initial fund charge / bid offer spread

Some assets are known as 'dual-priced' because they have different buying and selling ('bid' and 'offer') prices. This difference is known as the bid/offer spread. Some assets have an initial charge. Any bid/offer spreads and initial charges are taken into account in this illustration.

Ongoing charge figure (OCF) / Total expense ratio (TER)

In addition to the initial fund charge, fund managers will also take charges that depend on the investments chosen. These charges may be shown as the ongoing charge figure (OCF), total expense ratio (TER), or for insured funds, simply the annual fund charge. These cover the charge made by the fund manager for managing the investment as well as expenses incurred by the fund. Please note these charges are variable and may change over time.

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Weighted average charge

This is the average charge taking into account the proportions of each of the assets chosen for your account at the time of this illustration.

Rebates

Fund managers pay us annual management charge rebates which vary from fund to fund, can change over time and are not guaranteed. We use these rebates to buy further units in the fund that generated them if the value is above our minimum for rebates. If it is below our minimum, it will be allocated as cash within your account. Rebates are explained in our document 'Making the cost of investment clear' and the 'Asset lists'.

The relevant charges (and rebates where applicable) for all assets available for you to invest in are shown in our 'Asset lists', available from your financial adviser or at: www.quilter.com/funds/fund-information.

Cash within your Stocks and Shares ISA will be held in one or more interest bearing client money trust account(s) with external account providers of our choice. This cash will be held in accordance with the FCA client money rules, as amended from time to time. The interest rate payable is 0.00% annual equivalent rate (AER) and is variable. AER illustrates what the interest rate would be if interest was paid and compounded once each year. Interest will be credited to your cash account monthly on or around the 1st of each month. Interest rates can be zero or negative.

Your financial adviser fees

You have instructed us to pay the following fees to your financial adviser.

Adviser ongoing servicing fee

Your adviser ongoing servicing fee is 0.50% of the value of your account each year. The fee is calculated on a daily basis using the value of your account, multiplied by the annual fee percentage and divided by 365.25. The total of accrued daily fees is taken each month. The amount you pay will vary over time as the value of your account changes.

If you close your account, any accrued adviser ongoing servicing fee will be deducted from the withdrawal amount before it is paid.

What the future value of your Stocks and Shares ISA might be

Percentage growth rates used

We cannot predict how the investments in your plan will grow, but we can give you an indication of what the future value of your account might be using the calculation method described below.

Different types of investment assets have different potential growth rates. For example cash-based assets typically have lower anticipated growth rates than stock-market based assets.

To calculate the values below, we project each asset in your account using the specific anticipated growth rates appropriate for that asset. We then add those projections together to produce the values shown.

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The 'lower', 'medium' and 'higher' columns represent a range of possible economic outlooks, taking into account factors such as general investment growth, inflation, wages growth and annuity interest rates. So, for example, if there is low general economic growth over the period of this projection, the figures at the lowest growth rate represent a more likely outcome. Bear in mind however that none of these values is guaranteed.

The information on the growth rates for illustrations is available from our website: www.quilter.com/funds/fund-information

The table below takes into account any payments you make into or take out of your portfolio as detailed above.

	Example yearly investment growth rates		
	Lower 1.83%	Medium 4.83%	Higher 7.83%
After 10 years	£155,000	£208,000	£276,000

Important notes and assumptions:

- Both product and adviser charges have been assumed to remain the same as they are today. However, charges may vary in the future.
- You keep the same investments.

How the charges reduce the value of your Stocks and Shares ISA

Using the assumption that your account grows at the 'medium' growth rate before any charges, and this is by no means guaranteed, the following table shows how its value would be affected by all the charges. The values shown also take account of the positive effect of any rebates.

The charges to be taken from your account will reduce the amount invested. The table below shows the effect of these charges on the future value of your account.

The actual growth rate could turn out to be lower than this and you may get back less than you paid in.

The difference between the figures in the last two columns shows the effect of your financial adviser's charges when added to the charges made by Quilter and the managers of your chosen assets.

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End of year	Total new payments	Before charges	After Quilter and asset manager charges are taken	After all charges are taken, including your adviser fees
1	£0.00	£159,000	£158,000	£157,000
2	£0.00	£167,000	£164,000	£162,000
3	£0.00	£175,000	£170,000	£167,000
4	£0.00	£184,000	£176,000	£172,000
5	£0.00	£193,000	£182,000	£178,000
6	£0.00	£202,000	£189,000	£183,000
7	£0.00	£212,000	£196,000	£189,000
8	£0.00	£222,000	£204,000	£195,000
9	£0.00	£233,000	£211,000	£201,000
10	£0.00	£244,000	£219,000	£208,000

The reduction in value from £244,000 to £219,000 means that, in this illustration the combined effect of our charges and your asset manager charges would reduce the growth rate by 1.1%.

The reduction in value from £244,000 to £208,000 means that, in this illustration the combined effect of our charges, your asset manager charges and your financial adviser's charges would reduce the growth rate by 1.6%.

This effect of charges information only takes account of the charges we are aware of at the date of this illustration. It does not for example include any additional fee amount that you may agree to pay your financial adviser in future for asset switches or any other service. Similarly, if you pay your adviser any fees over and above the amount that you have asked us to pay them, the effect of that is not included.

This illustration has been produced using information provided to us for that purpose. It is for guidance only and should not be regarded as a legally binding part of any contract.