

**This is an important document.  
Please read it and keep for future reference.**

## Stocks & Shares ISA illustration

Your ref:

Your illustration prepared on 04 March 2020

The Financial Conduct Authority (FCA) is a financial services regulator. It requires us, Aegon, to give you this important information to help you to decide whether our Stocks & Shares ISA is right for you.

You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

This document provides an indication of what you might get back from your investment over the coming years. The amounts shown have been calculated on standard assumptions and aren't guaranteed.

The use of 'intermediary' can mean either your adviser or your intermediary, as relevant to you.

### Your personal details

### Your intermediary's details

Name

Financial Conduct  
Authority (FCA) number      125686

Company      Individual Savings Account Ltd

### Your product details

Product start date	04/03/2020
Illustration term date	04/03/2030

### Your payment

You've elected to make the following payment:

Start date	Amount	Frequency	Yearly escalation
04/03/2020	£20,000.00	Single	n/a

### Your selected investment fund(s)

Your investments are shown below:

Investment name	Percentage to invest	Low growth	Mid growth	High growth
Fidelity Global Special Situations W Acc	16.67%	2.00%	5.00%	8.00%
Jupiter Global Emerging Markets I Acc	16.67%	2.00%	5.00%	8.00%
LF Miton Worldwide Opportunities B GBP	16.67%	0.00%	3.00%	6.00%
Man GLG Japan Core Alpha C Professional Acc	16.67%	2.00%	5.00%	8.00%
Marlborough Special Situations P Acc	16.67%	2.00%	5.00%	8.00%
TB Amati UK Smaller Companies B Acc	16.65%	2.00%	5.00%	8.00%

The growth rates shown above are the rates at which the investments have been projected in the section titled **"What you might get back"**

The charges, expenses and benefits shown in this illustration are based on the fund choice above.

## What you might get back

The table below shows what you might get back from your investments if they were to grow at the rates shown above. We've assumed that:

- Your total investment is held for 10 years until 04/03/2030
- The charges remain the same in the future

At end of year	Low growth	Mid growth	High growth
10	£19,600	£26,200	£34,800

## Important notes

These figures are only examples and aren't guaranteed - they're not minimum or maximum amounts. What you'll get back depends on how your investments grow, the tax treatment of the fund and your own tax position. You could get back more or less than the figures shown. You may get back less than the amount that you've paid in.

The share prices (and the estimated gross yield for each fund) are available on request from Aegon. Don't forget that inflation would reduce what you could buy in the future with the amounts shown.

The figures in the tables may not include dealing costs incurred by the fund.

All firms are required to provide projections using rates of growth they consider appropriate. Projection rates aim to give you an idea of what you might expect to receive if our assumptions about future investment returns are correct. They're estimates and not guaranteed. As firms may have differing views, they might not use the same rates of growth for projections and charges may vary. We've therefore used the growth rates shown in the '**Your selected investment funds**' section for each of the assets in which you've chosen to invest.

## What are the charges?

The charges associated with this illustration are set out below in the following sections.

For the purposes of this illustration we've assumed that the charges:

- are taken proportionately across all investments in this product; and
- will be deducted from your Stocks & Shares ISA. The actual charges will be deducted in accordance with the option you selected on your application.

Where charges are expressed as a percentage, the amount you'll pay will vary as your product value changes over time.

The section '**How the charges can affect your product**' shows the possible effect of product, investment and intermediary charges on the way your product grows.

### Product charges

These are charges we take for setting up and managing the investments for your product on the platform:

<p>Annual Charge (tiered percentage)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: right;">Below</td> <td style="width: 15%; text-align: right;">£499,999</td> <td style="width: 15%; text-align: right;">0.20%</td> </tr> <tr> <td style="text-align: right;">Between</td> <td style="text-align: center;">£499,999 and</td> <td style="text-align: right;">£999,999</td> <td style="text-align: right;">0.18%</td> </tr> <tr> <td></td> <td style="text-align: right;">Above</td> <td style="text-align: right;">£999,999</td> <td style="text-align: right;">0.15%</td> </tr> </table>		Below	£499,999	0.20%	Between	£499,999 and	£999,999	0.18%		Above	£999,999	0.15%	<p>The table opposite details the annual charge percentages that apply to your product.</p> <p>We use the total value of all the investments you hold under the same Service Profile as this product to calculate the annual charge percentage. We use this to calculate the charge due under your relevant product(s).</p> <p>We deduct this charge monthly. How much you pay will vary depending on the total value of all your relevant products.</p> <p>Assuming your investments grow at the mid growth rate, this could be £37 in the first year.</p>
	Below	£499,999	0.20%										
Between	£499,999 and	£999,999	0.18%										
	Above	£999,999	0.15%										

### Your intermediary's charges

The charges you've agreed to pay from your product to your intermediary are shown below.

<p>Service Charge (tiered percentage)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: right;">Below</td> <td style="width: 15%; text-align: right;">£25,000</td> <td style="width: 15%; text-align: right;">0.47%</td> </tr> <tr> <td style="text-align: right;">Between</td> <td style="text-align: center;">£25,000 and</td> <td style="text-align: right;">£50,000</td> <td style="text-align: right;">0.42%</td> </tr> <tr> <td style="text-align: right;">Between</td> <td style="text-align: center;">£50,000 and</td> <td style="text-align: right;">£100,000</td> <td style="text-align: right;">0.37%</td> </tr> <tr> <td style="text-align: right;">Between</td> <td style="text-align: center;">£100,000 and</td> <td style="text-align: right;">£150,000</td> <td style="text-align: right;">0.32%</td> </tr> <tr> <td style="text-align: right;">Between</td> <td style="text-align: center;">£150,000 and</td> <td style="text-align: right;">£250,000</td> <td style="text-align: right;">0.27%</td> </tr> <tr> <td></td> <td style="text-align: right;">Above</td> <td style="text-align: right;">£250,000</td> <td style="text-align: right;">0.22%</td> </tr> </table>		Below	£25,000	0.47%	Between	£25,000 and	£50,000	0.42%	Between	£50,000 and	£100,000	0.37%	Between	£100,000 and	£150,000	0.32%	Between	£150,000 and	£250,000	0.27%		Above	£250,000	0.22%	<p>The table opposite details the yearly service charge percentages that apply to your product. We use the total value of all the relevant investments you hold under the same Service Profile as this product, and which you and your intermediary have agreed will be used to calculate the yearly service charge percentage. We use this to calculate the charge due under your relevant product(s). How much you pay will vary depending on the total value of your relevant investments.</p> <p>This charge is deducted each month from your product .</p> <p>Assuming your investments grow at the mid growth rate, this could be £88 in the first year.</p>
	Below	£25,000	0.47%																						
Between	£25,000 and	£50,000	0.42%																						
Between	£50,000 and	£100,000	0.37%																						
Between	£100,000 and	£150,000	0.32%																						
Between	£150,000 and	£250,000	0.27%																						
	Above	£250,000	0.22%																						

### Investment charges

For managing your selected investments:

Fidelity Global Special Situations W Acc		
Fund Manager Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Distributor Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Ongoing charges	0.92%	The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to us by the fund manager. Assuming this investment grows at the mid growth rate, this could be £31 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Transaction costs	0.36%	These are the dealing costs incurred by the fund manager each year to manage the fund. Assuming your investments grow at the mid growth rate, this could be £12 in first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Incidental costs	0.00%	This includes any additional charges such as performance fees that the fund manager incurs each year to manage the fund. Assuming your investment grows at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
One-off charge	0.00%	The fund manager will charge you this as an initial entry charge. This could be £0. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.

<b>Jupiter Global Emerging Markets I Acc</b>
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Fund Manager Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Distributor Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Ongoing charges	1.20%	The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to us by the fund manager. Assuming this investment grows at the mid growth rate, this could be £40 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Transaction costs	0.48%	These are the dealing costs incurred by the fund manager each year to manage the fund. Assuming your investments grow at the mid growth rate, this could be £16 in first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Incidental costs	0.00%	This includes any additional charges such as performance fees that the fund manager incurs each year to manage the fund. Assuming your investment grows at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
One-off charge	0.00%	The fund manager will charge you this as an initial entry charge. This could be £0. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.

**LF Miton Worldwide Opportunities B GBP**

Fund Manager Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Distributor Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Ongoing charges	0.89%	The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to us by the fund manager. Assuming this investment grows at the mid growth rate, this could be £30 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Transaction costs	0.205%	These are the dealing costs incurred by the fund manager each year to manage the fund. Assuming your investments grow at the mid growth rate, this could be £7 in first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Incidental costs	0.00%	This includes any additional charges such as performance fees that the fund manager incurs each year to manage the fund. Assuming your investment grows at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
One-off charge	0.00%	The fund manager will charge you this as an initial entry charge. This could be £0. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.

**Man GLG Japan Core Alpha C Professional Acc**

Fund Manager Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Distributor Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Ongoing charges	0.90%	The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to us by the fund manager. Assuming this investment grows at the mid growth rate, this could be £30 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Transaction costs	0.23%	These are the dealing costs incurred by the fund manager each year to manage the fund. Assuming your investments grow at the mid growth rate, this could be £8 in first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Incidental costs	0.00%	This includes any additional charges such as performance fees that the fund manager incurs each year to manage the fund. Assuming your investment grows at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
One-off charge	0.00%	The fund manager will charge you this as an initial entry charge. This could be £0. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.

**Marlborough Special Situations P Acc**



Fund Manager Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Distributor Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Ongoing charges	0.8071%	The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to us by the fund manager. Assuming this investment grows at the mid growth rate, this could be £27 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Transaction costs	0.12%	These are the dealing costs incurred by the fund manager each year to manage the fund. Assuming your investments grow at the mid growth rate, this could be £4 in first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Incidental costs	0.00%	This includes any additional charges such as performance fees that the fund manager incurs each year to manage the fund. Assuming your investment grows at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
One-off charge	0.00%	The fund manager will charge you this as an initial entry charge. This could be £0. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.

**TB Amati UK Smaller Companies B Acc**

Fund Manager Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Distributor Rebate	0.00%	The fund manager will rebate this percentage of the value of the investment to your plan each year. Assuming your investments grow at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and is taken into account within the Ongoing costs part of the 'Itemisation of investment charges' sections at the end of this illustration.
Ongoing charges	0.92%	The fund manager will charge you this each year to manage the fund. This includes all the ongoing charges supplied to us by the fund manager. Assuming this investment grows at the mid growth rate, this could be £31 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Transaction costs	0.09%	These are the dealing costs incurred by the fund manager each year to manage the fund. Assuming your investments grow at the mid growth rate, this could be £3 in first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
Incidental costs	0.00%	This includes any additional charges such as performance fees that the fund manager incurs each year to manage the fund. Assuming your investment grows at the mid growth rate, this could be £0 in the first year. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.
One-off charge	0.00%	The fund manager will charge you this as an initial entry charge. This could be £0. This cost is included in the Investment costs part of the 'Charges summary' and in the 'Itemisation of investment charges' sections at the end of this illustration.

## How charges can affect your product

Below we show the effect of charges in two ways. In calculating these figures, we've assumed your investments will grow at the mid growth rates shown in the '**Your selected investment funds**' section. The actual growth rates could turn out to be less than this and you may get back less than you paid in.

All providers have to give you this information to help you compare their charges.

### 1. How the charges can affect the value of your product

- Column 2 shows the total payments we've assumed would be made to your product from the illustration date up to the end of each year.
- Column 3 shows the total withdrawals we've assumed would be paid from your product from the illustration date up to the end of each year.
- The difference between columns 4 and 5 shows the effect of the product and investment charges.
- The difference between columns 5 and 6 shows the effect of your intermediary's charges.
- The last column shows the effect of all the charges on your product.
- The last column also shows what you could transfer to another product.

1	2	3	4	5	6
At end of year	Total paid in to date	Regular withdrawals	If there were no charges	If only product and investment charges are taken	After all charges are taken
1	£20,000	£0	£20,900	£20,600	£20,500
2	£20,000	£0	£21,900	£21,300	£21,100
3	£20,000	£0	£22,900	£22,000	£21,700
4	£20,000	£0	£24,000	£22,700	£22,300
5	£20,000	£0	£25,100	£23,400	£22,900
6	£20,000	£0	£26,300	£24,200	£23,500
7	£20,000	£0	£27,500	£25,000	£24,200
8	£20,000	£0	£28,800	£25,800	£24,800
9	£20,000	£0	£30,200	£26,600	£25,500
10	£20,000	£0	£31,600	£27,500	£26,200

The last line shows the effect of deductions from your account up to the last day of that year. It shows that without charges, your product could be worth £31,600, and what it could be worth after charges are deducted.

### 2. How the charges can reduce the growth rate of your product

The reduction from £31,600 to:

- £27,500 means that just product and investment charges could reduce the yearly growth rate from 4.7% (based on the mid growth rates of the funds in your product) to 3.2%. This is a reduction in growth of 1.5% a year.
- £26,200 means that all the charges could reduce the yearly growth rate from 4.7% (based on the mid growth rates of the funds in your product) to 2.8%. This is a reduction in growth of 1.9% a year.

## Charges summary

The Markets in Financial Instruments Directive (MiFIDII) requires us to provide a breakdown of the charges you might pay on your investments. If an investment shown in this illustration is impacted, we've highlighted this for the investment in the '**Investment charges**' section.

The information we show below provides the following:

- The monetary amount, as a summary and itemised breakdown, of the investment costs you'll pay for your investments covered by MiFID II.
- The monetary amount, as a summary and itemised breakdown, of the total service costs you'll pay for all investments shown in this illustration.
- The percentages shown relate the monetary amounts to the projected value at the end of year one, assuming no charges are taken and as shown in the '**How the charges can affect the value of your product**' section.

### Charges summary for year 1

Investment costs	£240.43	1.15%	These are the charges, detailed in the 'Investment charges' section of your illustration, that we've assumed will be taken from your investments impacted by MiFIDII
Service costs	£124.92	0.60%	These are the charges, detailed in the 'Product charges' and where applicable, the 'Your Intermediary charges' section of your illustration, that we've assumed will be taken from your total investments

### Itemisation of investment charges for year 1

One-off costs	£0.00	0.00%	Costs taken once throughout the term of the illustration.
Ongoing costs	£190.34	0.91%	Costs taken each year for managing your product and investments.
Transaction costs	£50.09	0.24%	Costs incurred by buying and selling underlying investments. Where shown as a negative value this means a reduction to the overall cost you'll pay the fund manager.
Incidental costs	£0.00	0.00%	Costs related to the impact of the performance fee.

### Itemisation for service charges for year 1

One-off costs	£0.00	0.00%	Costs taken once throughout the term of the illustration.
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Ongoing costs	£124.92	0.60%	Costs taken each year for managing your product and investments.
Transaction costs	£0.00	0.00%	Costs incurred by buying and selling underlying investments. Where shown as a negative value this means a reduction to the overall cost you'll pay the fund manager.
Ancillary costs	£0.00	0.00%	Costs related to ancillary services not included above.
Incidental costs	£0.00	0.00%	Costs related to the impact of the performance fee.