Your personal illustration for the Stocks & Shares ISA

Produced on 5 March 2026

The Financial Conduct Authority 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 are buying, and then keep it safe for future reference.

This illustration sets out the following:

Client
John Doe
17 December 1973

Reference
John Doe

Joint life policy
No

Adviser details
Mark Betts
125686
Individual Savings Account Ltd

1. Your savings journey

5 March 2026

The value of your product is **£20,000**

You don't make further payments into your product

The value of your product changes, based on fund performance less deductions and any withdrawals.

Product charges	Service charges
These could be **£31** in the first year	These could be **£137** in the first year

After all charges are taken and assuming a mid-growth rate of 4.1% a year

At the end of **year 1**, your product could be worth	At the end of **year 5**, your product could be worth	At the end of **year 10**, your product could be worth
£20,800	£24,400	£29,900

What you might get back on 5 March 2036

Assuming a **low growth rate of 1.98%**, your product could be worth	Assuming a **mid-growth rate of 4.98%**, your product could be worth	Assuming a **high growth rate of 7.98%**, your product could be worth
£22,400	**£29,900**	**£39,700**

1. Your savings journey

Your payments

£20,000
Paid once on 5 March 2026

We've calculated these figures as at 5 March 2026. As this is a forward-looking projection and we don't know what will happen in the future, we have to make some assumptions.

We've assumed that:

- Your total investment is held until 5 March 2036.
- You won't make any withdrawals.
- The charges we use in this illustration remain at the rates shown in the **Charges summary** section.

We haven't taken into account the effects of inflation in this illustration but other providers might, so take care when comparing illustrations from different providers. Remember that inflation, the rate at which goods and services go up over time, will reduce the 'buying power' of your money in the future. So, £500 won't buy you the same amount of things that it does today.

What actually happens might be different from what we've assumed, so we can't guarantee any of the figures shown in this illustration. What you might get back will be determined, amongst other things, by how your investments perform, the level of charges you pay and the amount you pay in. The value of investments can go down as well as up and you could get back less than you've paid in.

2. Where your money is invested and the assumed future growth rates

You've chosen to invest your money as follows. The Financial Conduct Authority rules state that we must project using low, mid & high growth rates. These cannot be higher than 2.00%, 5.00% and 8.00% respectively. The rates used for each of the investments in this illustration are shown in the table below.

The rules also state that the low growth rate must be 3% lower, and the high growth rate 3% higher, than the mid growth rate.

		Growth Rate		
% invested	**Investment name**	**Low**	**Medium**	**High**
16.66%	Fidelity Index Emerging Markets P Acc	1.98%	4.98%	7.98%
16.66%	Fidelity Index UK P	1.98%	4.98%	7.98%
16.67%	Fidelity Index World P	1.98%	4.98%	7.98%
16.67%	HSBC Japan Index C Acc	1.99%	4.99%	7.99%
16.67%	L&G Pacific Index Trust I Acc GBP	1.98%	4.98%	7.98%
16.67%	L&G S&P 500 US Equal Weight Index I Acc GBP	1.99%	4.99%	7.99%

3. Product and adviser charges

The charges associated with this illustration are set out below. Where charges are expressed as a percentage, the amount taken will vary as your product value changes over time.

Product charges

These are charges we take for setting up and managing the product for you.

Adviser Discount — 0.00%

The annual charge shown will be reduced by the stated discount. If you change your intermediary, you may no longer be entitled to this discount.

Annual Charge (fixed amount) — £0.00

The charge shown is the yearly amount. We take this as two six-monthly instalments.
If you've other relevant products in your account, we may deduct the charge proportionately across all relevant products.

Annual Charge (tiered percentage)

Below £499,999	0.20%
£499,999 - £999,999	0.18%
Above £999,999	0.15%

The annual charge percentages that apply to your product.
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).
We deduct this charge monthly. How much you pay will vary depending on the total value of all your relevant products.
Assuming your investments grow at the mid growth rate, this could be £41 in the first year.

Adviser charges

These are charges that you've agreed to pay from the product to your adviser.

Ad hoc Adviser Charge — 0.00%

This one-off charge is agreed between you and your intermediary. It's either a fixed monetary amount or a percentage of your product value.
Your intermediary could receive £0.

Initial Adviser Charge (Regulars) — £0.00

This charge will be deducted monthly from your product for -1 months.
Your intermediary could receive £0.00 in the first year.

Initial Adviser Charge (Singles) — 0.00%

This percentage charge will be applied to the single contribution(s) being made to your product.
Your intermediary could receive £0.

Initial Adviser Charge (Transfers) — 0.00%

This percentage charge will be applied to the transfer payment(s) you're making to your product.
Your intermediary could receive £0. The actual amount will depend on the value of the transfer payments(s) we receive.

Ongoing Adviser Charge (fixed amount) — £0.00

This charge is shown as a yearly amount that will be deducted monthly.

Ongoing Adviser Charge (tiered percentage)	Above	0.00%

The yearly ongoing adviser 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 ongoing 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.
This charge is deducted each month .
Assuming your investments grow at the mid growth rate, this could be £0 in the first year.

Service Charge (tiered percentage)	Below £25,000	0.47%
	£25,000 - £50,000	0.42%
	£50,000 - £100,000	0.37%
	£100,000 - £150,000	0.32%
	£150,000 - £250,000	0.27%
	Above £250,000	0.22%

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.
This charge is deducted each month from your product .
Assuming your investments grow at the mid growth rate, this could be £96 in the first year.

Investment charges

These are charges applied for managing your selected investments.

Fidelity Index Emerging Markets P Acc

Ongoing charges 0.20%

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 £7 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 0.03%

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 £1 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.

Fidelity Index UK P

Ongoing charges 0.06%

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 £2 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 0.02%

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 £1 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.

Fidelity Index World P

Ongoing charges 0.12%

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 £4 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.

HSBC Japan Index C Acc

Ongoing charges 0.12%

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 £4 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 0.01%

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 £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.

L&G Pacific Index Trust I Acc GBP

Ongoing charges 0.19%

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 £7 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 -0.02%

These are the dealing costs incurred by the fund manager each year to manage the fund. These costs may vary over time and in certain circumstances may be a negative value.
Where shown as a negative value this means a reduction to the overall cost you'll pay the fund manager.
Assuming your investments grow at the mid growth rate, this could be -£1 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.

L&G S&P 500 US Equal Weight Index I Acc GBP

Ongoing charges 0.15%

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 £5 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 0.03%

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 £1 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.

4. How charges can affect the value of your product

Below, we show you how charges can affect the value of your product. When we worked out these figures, we assumed that your product grows at the mid growth rate(s) shown in the **Where your money is invested and the assumed future growth rates** section. All providers have to give you this information to help compare their charges but can use different ways of doing this. When comparing illustrations make sure you're doing so using the same basis. All values shown in the table below are cumulative.

At end of year	Cumulative payments into your product	Withdrawals	Cost of advice	Before charges are taken	If only product and investment charges are taken	After all charges are taken from this product
1	£20,000	£0	£96	£20,900	£20,900	£20,800
2	£20,000	£0	£196	£22,000	£21,800	£21,600
3	£20,000	£0	£300	£23,100	£22,800	£22,500
4	£20,000	£0	£409	£24,200	£23,900	£23,500
5	£20,000	£0	£522	£25,500	£25,000	£24,400
6	£20,000	£0	£640	£26,700	£26,200	£25,400
7	£20,000	£0	£762	£28,100	£27,400	£26,500
8	£20,000	£0	£888	£29,500	£28,600	£27,600
9	£20,000	£0	£1,019	£30,900	£30,000	£28,700
10	£20,000	£0	£1,155	£32,500	£31,300	£29,900
At age 62	£20,000	£0	£1,155	£32,500	£31,300	£29,900

Before charges are taken

The last line shows that without charges your product could be worth **£32,500**. This assumes your product grows at 5.0% a year.

5.0%

If only product and investment charges are taken

The reduction from £32,500 to **£31,300** shows that just product and investment charges could reduce the rate your product grows at each year from 5.0% to 4.6%. This is a reduction in growth of **0.4%** a year.

4.6%

After all charges are taken from this product

The reduction from £32,500 to **£29,900** shows that all charges could reduce the rate your product grows at each year from 5.0% to 4.1% a year. This is a reduction in growth of **0.9%** a year.

4.1%

5. Charges summary

Below is a summary of the projected charges you could pay in the first year of your product. The percentages on this page are displayed in accordance with MiFID rules. Any charge percentages shown in the **Product and adviser charges** section are in accordance with Financial Conduct Authority rules. There may be small differences between the percentages displayed in these two sections because of the different rules that we must follow.

Charges summary for year 1

Product costs These are costs related to the specific investments you have chosen.	£31.20	0.15%
Service costs These are costs related to the provision of the investment service.	£137.05	0.67%
Total costs	£168.25	0.82%

Itemisation of product charges for year 1

One-off costs These are costs taken once throughout the term of the illustration.	£0.00	0.00%
Ongoing costs These are costs taken each year for managing your product and investments.	£28.75	0.14%
Transaction costs These are costs incurred by buying and selling underlying investments. If the values shown above are negative, this represents a reduction in the overall cost you'll pay the fund manager.	£2.45	0.01%
Incidental costs These are costs related to the impact of the performance fee.	£0.00	0.00%

Itemisation of service charges for year 1

One-off costs These are costs taken once throughout the term of the illustration.	£0.00	0.00%
Ongoing costs These are costs taken each year for managing your product and investments.	£137.05	0.67%
Transaction costs These are costs incurred by buying and selling underlying investments. If the values shown above are negative, this represents a reduction in the overall cost you'll pay the fund manager.	£0.00	0.00%
Incidental costs These are costs related to the impact of the performance fee.	£0.00	0.00%
Ancillary costs These are costs related to ancillary services not included above.	£0.00	0.00%