

Pre-Sales Cost & Charges Disclosure

CTF Stakeholder Account

Reporting Currency: £, Sterling | Reporting Date: 30 June 2018

BREAKDOWN OF COSTS (Based on an initial lump sum Investment of £10,000 into a single fund over a period of 1 year)

The total costs deducted will have an impact on the investment return you might get. Whilst performance is not guaranteed, below is an illustration of how the charges will affect what you might get back by comparing the investment return before and after fees with an assumed gross annual growth rate of 6%. Certain costs are charged prior to investment (e.g. Government Stamp Duty), and will reduce the amount invested into the product. Such entry costs will only apply to the initial investment, and will not be incurred in subsequent years.

| | Product Costs | | | | Service Costs | | | | | Total Costs | Indicative Value Before Costs | Reduction in Profit | Indicative Value After Costs |
|-----------------------------------|---------------|---------------|-------------------|------------------|---------------|------------------|-------------------|-----------------|------------------|--------------|-------------------------------|---------------------|------------------------------|
| | One-Off Costs | Ongoing Costs | Transaction Costs | Incidental Costs | One-Off Costs | Ongoing Costs ** | Transaction Costs | Ancillary Costs | Incidental Costs | | | | |
| BMO FTSE All-Share Tracker 1 Acc* | 0.00% | 0.42% | 0.05% | 0.00% | 0.00% | 0.70% | 0.00% | 0.00% | 0.00% | 1.18% | 10,600.00 | 123.93 | 10,476.07 |

* Only existing Child Trust Fund investors are able to buy further shares

** Service Ongoing Costs (Annual Charge £40 + VAT) are only charged once at the wrapper level

Description of costs:

Product Costs: All costs and associated charges related to the shares that can be traded

Service Costs: All costs and associated charges for the investment services and/or ancillary services provided to you

One-Off Costs: Costs you pay when entering or exiting your investments.

Ongoing Costs: The costs that are incurred in managing your investments including those incurred by any underlying investments and borrowing. This includes any Annual Management Charge on your client account.

Transaction Costs: The cost of buying and selling underlying securities in the fund. This includes implicit transaction costs which are notional costs, inherent in trading and are not physically paid by the fund. The implicit cost is the difference between the mid-market price of an asset immediately before the order is placed in the market and the price that the deal is struck at. This also includes any dealing costs when buying shares within the client account and 0.5% Stamp Duty Reserve Tax for UK Registered Funds.

Ancillary Costs: Other costs incurred as part of the service.

Incidental Costs: The impact of the performance fee.

Reduction in Profit: In the first year, the difference between the performance you could have achieved without fees and performance with fees deducted.

MiFID II (Markets in Financial Instruments Directive) comes into effect on 3 January 2018. This is EU legislation that regulates firms providing services to customers linked to various types of investments, including Investment Trust savings plans. As an Investment Trust savings plan provider we are required to comply with this regulation. The data is not intended to be comprehensive or an indicator of future performance and may have been collated using market data and statistical information derived from various third party sources unverified by BMO Global Asset Management. Any use you make of this data is entirely at your own risk, save to the extent that any of the data is incorrectly transmitted or provided by BMO Global Asset Management as a result of its own negligence, wilful default or fraud.

The person selling or advising you about this product may charge you costs in addition to those shown below. If so, this person is required to provide you with information about those costs and show you the impact that all costs will have on your investment over time.

