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Name  
Mr Stephen  
Pritchard  
Account Number  
1234567

## Your Costs and Charges Disclosure

From 1 January 2018 to 31 December 2018

**Important – there are no changes to your account, and you do not need to take any action. This new report simply summarises the costs and charges on your account and what they relate to.**

Below is your personalised breakdown summarising the costs and charges split by 'service costs' and 'product costs'. 'Service costs' relate to costs associated with the administration of your account, such as your regular valuations and transaction statements, the cost of reinvesting dividends and switching funds, as well as direct debits and access to our UK call centre. 'Product costs' relate to costs associated with the running of the actual fund(s) that you're invested in, such as ongoing charges and fees for managing the underlying investments.

A more detailed explanation of the costs can be found in the 'Guide to your Costs and Charges Disclosure', and we've also answered some frequently asked questions at [bmoinvestments.co.uk/costs-and-charges/](http://bmoinvestments.co.uk/costs-and-charges/)

### Summary of Costs and Charges deducted from your account

Charge	Amount	% of Investment
Service Costs	£115.39	0.36%
Product Costs	£477.07	1.49%
<b>Total Costs and Charges</b>	<b>£592.46</b>	<b>1.85%</b>

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### Breakdown of the Costs and Charges

Type	Service Costs		Product Costs		Total Costs and Charges	
	Amount	%	Amount	%	Amount	%
One-off Costs	£0.00	0.00%	£0.00	0.00%	£0.00	0.00%
Ongoing Costs	£39.00	0.12%	£440.64	1.37%	£479.64	1.50%
Transaction Costs	£76.39	0.24%	£36.43	0.11%	£112.82	0.35%
Ancillary Costs	£0.00	0.00%	£0.00	0.00%	£0.00	0.00%
Incidental Costs	£0.00	0.00%	£0.00	0.00%	£0.00	0.00%
<b>Total Costs and Charges</b>	<b>£115.39</b>	<b>0.36%</b>	<b>£477.07</b>	<b>1.49%</b>	<b>£592.46</b>	<b>1.85%</b>

### Impact of Costs and Charges on performance return

The charges deducted have had an impact on your return throughout the course of the year. Whilst performance can't be guaranteed, the breakdown below shows you the effect charges have when comparing the return before and after fees.

	Percentage (%)
Return before the deduction of costs and charges (gross)	49.07%
Return after the deduction of costs and charges (net)	46.04%
<b>Cumulative effect of costs and charges on return</b>	<b>3.03%</b>

1 The period to which the statement relates

2 Summary of Costs and Charges incurred over the period. The percentage value is calculated using the average value of your investments over the reporting period

3 Breakdown of the Summary, showing the different types of costs and charges incurred over the period

4 **Service Costs** are all costs and associated charges charged for the investment services provided to you:

One-off charges	Costs and charges paid to us at the beginning or at the end of the provided investment service.
Ongoing Costs	On-going costs and charges paid to us for our services provided, for example the Annual Charge.
Transaction Costs	All costs and charges that are related to transactions performed by the investment firm or other parties. This includes commission and stamp duty, where applicable.
Ancillary Service Costs	Any cost or other expense involved in a transaction but not directly related to it
Incidental Costs	All other costs

5 **Product Costs** are all associated charges related to the funds held

One-off charges	All costs and charges paid the product at the beginning or at the end of the investment in the financial instrument.
Ongoing Costs	On-going costs and charges related to the management of the financial product that are deducted from the value of the financial instrument during the investment in the financial instrument. This includes, for example, the management fee and operating expenses of the funds
Transaction Costs	The costs and charges that are incurred as a result of the funds buying and selling of investments.
Incidental Costs	Any Performance fees, if applicable, charged by the funds you hold

6 This section shows the effect that costs & charges have had on the performance of your investments during the reporting period. This shows the difference between the performance you could have achieved without fees and the performance with fees deducted.