

Pre-Sales Cost & Charges Disclosure

Investment Trust ISA



Reporting Currency: £, Sterling

Reporting Date: 31 July 2017

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

The total costs deducted have an impact on the investment return. Whilst performance is not guaranteed, below is an illustration of the effect the above costs had by comparing the investment return before and after fees with an annual growth rate of 6%.

| | Financial Instruments | | | | Investment/Ancillary Services | | | | | Total Costs | Indicative Value Before Costs | Indicative Value After Costs |
|--|-----------------------|---------------|-------------------|------------------|-------------------------------|---------------|-------------------|-----------------|------------------|--------------|-------------------------------|------------------------------|
| | One-Off Costs | Ongoing Costs | Transaction Costs | Incidental Costs | One-Off Costs | Ongoing Costs | Transaction Costs | Ancillary Costs | Incidental Costs | | | |
| EUROPEAN ASSETS TRUST NV | 0.00% | 1.07% | 0.17% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.66% | 10,600.00 | 10,334.44 |
| F&C CAP & INC INV TRUST PLC | 0.00% | 0.82% | 0.05% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.29% | 10,600.00 | 10,371.33 |
| F&C COMMERCIAL PROPERTY TRUST | 0.00% | 2.32% | 0.04% | 0.00% | 0.20% | 0.72% | 0.00% | 0.00% | 0.00% | 3.28% | 10,600.00 | 10,272.00 |
| F&C GLOBAL SMALLER COMP PLC | 0.00% | 1.08% | 0.10% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.60% | 10,600.00 | 10,340.34 |
| F&C MGT PORTF TRUST - GROWTH | 0.00% | 2.01% | 0.00% | 0.02% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 3.45% | 10,600.00 | 10,255.41 |
| F&C MGT PORTF TRUST - INCOME | 0.00% | 2.17% | 0.06% | 0.05% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 3.70% | 10,600.00 | 10,229.78 |
| F&C PRIVATE EQUITY TRUST Ord | 0.00% | 3.23% | 0.06% | 0.53% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 5.24% | 10,600.00 | 10,076.18 |
| FOREIGN & COLONIAL INV TRUST PLC | 0.00% | 0.98% | 0.08% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.48% | 10,600.00 | 10,351.67 |
| F&C UK HIGH INCOME TRUST PLC | 0.00% | 1.25% | 0.09% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.76% | 10,600.00 | 10,323.66 |
| F&C UK HIGH INCOME TRUST plc B Ord 0.1P | 0.00% | 1.25% | 0.09% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.76% | 10,600.00 | 10,323.66 |
| F&C UK HIGH INCOME TRUST plc Units | 0.00% | 1.25% | 0.09% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.76% | 10,600.00 | 10,323.66 |
| TR PROPERTY INVESTMENT TRUST PLC | 0.00% | 0.92% | 0.04% | 0.57% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 2.96% | 10,600.00 | 10,304.40 |
| F&C UK REAL ESTATE INVESTMENT LTD Ord 1P | 0.00% | 3.01% | 0.21% | 0.00% | 0.20% | 0.72% | 0.00% | 0.00% | 0.00% | 4.14% | 10,600.00 | 10,186.00 |

One-Off Costs: Costs you pay when entering or exiting your investments. This includes 0.5% Stamp Duty Reserve Tax for UK Registered Funds

Ongoing Costs: The impact of the costs that are incurred in managing your investments including those incurred by any underlying investments and borrowing. Ancillary Services Ongoing Costs are an annual charge of £60+VAT

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.

Incidental Costs: Any performance fees suffered by the company

Ancillary Costs: Other costs the fund incurs not mentioned above

Should you transfer your ISA to another manager a fee of £50+VAT will be charged. Should an ISA be voided as a result of the ISA regulations a charge of £100+VAT will be levied.

| | Financial Instruments | | | | Investment/Ancillary Services | | | | | Total Costs | Indicative Value Before Costs | Indicative Value After Costs |
|-----------------------------------|-----------------------|---------------|-------------------|------------------|-------------------------------|---------------|-------------------|-----------------|------------------|--------------|-------------------------------|------------------------------|
| | One-Off Costs | Ongoing Costs | Transaction Costs | Incidental Costs | One-Off Costs | Ongoing Costs | Transaction Costs | Ancillary Costs | Incidental Costs | | | |
| UIL LTD | 0.00% | 7.35% | 0.04% | 0.00% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 8.81% | 10,600.00 | 9,718.57 |
| ICG ENTERPRISE TRUST Ord GBP 0.10 | 0.00% | 3.22% | 0.13% | 2.68% | 0.70% | 0.72% | 0.00% | 0.00% | 0.00% | 7.45% | 10,600.00 | 9,855.00 |

Existing investors only are able to buy further shares within the trusts above.

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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.