

Costs and Charges Information

This document provides you with costs and charges information relating to your investment with Munnypot. This is not marketing material. The information is required by law and you are advised to read it, so you can make an informed decision about whether to invest.



Goal Summary

Initial Contribution	Monthly Contribution	Time Frame	Risk Profile
£20,000	£0	10 Years	Medium risk

Charges Summary

	Year 1		Year 2	
Vanguard's Product Costs¹				
Investment Fund Fee	£44.44	0.22%	£45.51	0.22%
Munnypot's (MP) Service Costs²				
Initial Advice Fee	£50.00	0.25%	£0	0%
Monthly Monitoring Fee	£95.80	0.47%	£99.96	0.48%
Platform Admin Fee	£22.23	0.11%	£22.76	0.11%
Total Annual Costs	£212.47	1.05%	£168.23	0.81%

Itemised Charge Breakdown

		Description / Examples	Year 1		Year 2	
Product Costs	One-Off Costs	Fund's entry and exit costs	£0	0%	£0	0%
	Ongoing Costs	Fund's Ongoing Charges Figure	£44.44	0.22%	£45.51	0.22%
	Transaction Costs	Fund's buying or selling costs	£0	0%	£0	0%
	Incidental Costs	Fund's performance fee	£0	0%	£0	0%
Service Costs	One-Off Costs	MP's Initial Advice Fee	£50.00	0.25%	£0	0%
	Ongoing Costs	MP's monitoring and platform fee	£118.03	0.58%	£122.72	0.59%
	Transaction Costs	MP's buying or selling costs	£0	0%	£0	0%
	Ancillary Costs	MP's other costs	£0	0%	£0	0%
	Incidental Costs	MP's performance fee	£0	0%	£0	0%

The percentage displays the cost as a ratio of the average investment through the year.

¹ Vanguard's costs are inherent in the fund price (the NAV) and will not be visible on your quarterly statements

² Munnypot's costs are visible on your quarterly statements and will be taken from your investment

Cumulative Effect of Costs on Return

This illustration uses your planned contributions over your chosen time frame to display comparative returns with and without fees

	Return	Growth
Gross - before the deduction of costs and charges	£26,878	30.50%
Net - after the deduction of costs and charges	£25,368	23.80%
Reduction in profit due to fees	£1,510	6.69%

These figures are derived with an example growth rate of 3% p.a. This rate is not an estimate and the amounts are not a forecast of the actual return you will receive.

The growth percentage displays the ratio of the example return to the lifetime average net investment.

This illustration was prepared on 30/08/2018 at 11:55.

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