

FundsNetwork funds	% invested		Charges		
	Funds in drawdown		Assumed mid growth rate per year	Ongoing fund charge per year	Fund manager's initial charge
	No	Yes			
§TM Cavendish AIM B	0.00%	3.36%	3.00%	0.680%	0.000%
§iShares OseaCorBdIndx(UK) D A	0.00%	8.77%	0.00%	0.110%	0.000%
§iShares UK Gilt AIStIndx(UK) D A	0.00%	7.62%	-1.00%	0.110%	0.000%
§Schroder Hi Yield Opps Z Acc	0.00%	4.68%	0.00%	0.720%	0.000%
§iShares Idx Lnkd Gilt Indx(UK) D A	0.00%	8.99%	-0.50%	0.110%	0.000%
§iShares 100 UK Eq Indx(UK) D A	0.00%	6.74%	3.00%	0.070%	0.000%
§JPM Asia Growth C Acc	0.00%	1.04%	3.00%	0.750%	0.000%
§Legg Mason IFJaEq X	0.00%	1.10%	3.00%	1.020%	0.000%
§HSBC European Index C Acc	0.00%	3.92%	3.00%	0.070%	0.000%
§HSBC Japan Index C Acc	0.00%	5.02%	3.00%	0.120%	0.000%
§L&G Pacific Index Trust I Acc	0.00%	2.88%	3.00%	0.190%	0.000%
§HSBC American Index C Acc	0.00%	10.12%	3.00%	0.060%	0.000%
§Threadneedle Eurpn SmCos ZNA GBP	0.00%	1.03%	3.00%	0.880%	0.000%
§L&G Sterling Corporate Bd Idx I Acc	0.00%	18.72%	0.00%	0.140%	0.000%
§BMO Global Real Estate Sec 2 Acc	0.00%	0.88%	2.50%	0.950%	0.000%
§L&G UK Property Feeder I Acc	0.00%	4.95%	1.50%	0.750%	0.000%
§Artemis US Sm Cos I A GBP	0.00%	3.07%	3.00%	0.890%	0.000%
§HSBC FTSE* 250 Index C Acc	0.00%	6.53%	3.00%	0.120%	0.000%

Other types of investment

Standard Life SIPP bank account	0.00%	0.58%	-1.00%	0.130%	0.000%
Total	0%	100%		+	

In line with FCA rules, the growth rates shown in the table above are after we have reduced them by 2.0% to allow for inflation*

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§This fund also has a Fidelity service fee of 0.25% per year.