

Ex-Post Reviews - Costs & Charges

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This article is a continuation of [Ex-Post Reviews - Suitability](#)

The Costs & Charges tab includes a breakdown of all costs, in line with MiFID II directives:

Next Period Projection
Costs & Charges for Next Period and Remainder of Term

What's Shown here
The next period costs and charges MiFID II statement discloses the charges in the next year (period) and over the remaining term. The values are determined using the platform, product, fund, adviser fees, discounts based on special deal tiers and assets under management.
The monetary figures are calculated using the monthly balance of the product and any monthly growth on the balance. The product % cost is calculated from the monetary figure and therefore may differ slightly from the provider's charging brochure as growth is considered, i.e. Charges may vary with investment growth.
The projected value before charges is **£305,298.66** or **78.88%** growth, the projected value after charges is **£296,791.03** or **73.90%** effective growth.
* A negative product charge indicates a rebate has been applied.

Description	First (Next) Year %		First (Next) Year £		Full Term Annual %
	Cost of Ownership	Fund Weighting	Cost as % of Weighted Investment	Cost as Weighted Amount £	Weighted % of Investment
Product					
Personal Pension					
Costs		0.00%		£0.00	0.00%
Funds					
Cash Allocation		0.00%			
Vanguard LifeStrategy 60% Equity A Shares Acc		29.94%			
Ongoing costs excl. Transaction	0.22%	0.07%		£105.61	0.07%
Transaction costs	0.05%	0.02%		£23.83	0.02%
Vanguard LifeStrategy 100% Equity A Shares Acc		13.59%			
Ongoing costs excl. Transaction	0.22%	0.03%		£48.02	0.03%
Transaction costs	0.02%	0.00%		£4.33	0.00%
Vanguard LifeStrategy 20% Equity UCITS ETF Dis		56.47%			
Ongoing costs excl. Transaction	0.25%	0.14%		£225.53	0.14%
Transaction costs	0.07%	0.04%		£62.92	0.04%
Adviser Charges					
Ongoing Charge		0.00%		£0.00	0.00%
Regular Contribution Charge		0.20%		£318.35	
Aggregated Costs & Charges					
Effective costs in first year				£470.23	
Reduction in Yield		0.31%			0.31%

[Continue to Client Check-in](#)

Disclosure also needs to include a separate forecast for costs for the first year, which is also included.

For further information on Ex-Post Reviews, see article [Ex-Post Reviews - Capacity for Loss](#)