



# *Our investment platform at a glance*

Charles Stanley Investment Choices are pleased to offer our investment platform to clients.

## Summary of the main benefits

- Investment products available include ISAs, Junior ISAs, Investment Account - SIPP Account availability to be confirmed at a later date
- 0.55% per annum platform fee (please see below for the tiering)
- Zero platform fee for Junior ISAs
- A wide selection of over **3,500** funds to choose from
- Quarterly Valuation Statements & Annual Tax Certificates
- Online access via the Charles Stanley Investment Choices portal
- Mobile App
- Invest by paper application, phone or online (share dealing not available online)
- Buying, Selling and Switching funds are all **free of charge**
- Telephone support helpline available
- Secure two-way messaging directly with your Relationship Manager for online users via the client portal, My Charles Stanley
- Relationship management, systems and processing will be all in-house (**you will only deal with and receive correspondence from one company - Charles Stanley**)

## What will I pay?

### **New platform**

- Platform fee of **0.55%** per annum up to £500K; **0.45%** between £500K & £1m; **0.35%** for £1m+
- Typical Total Ongoing Charges Figure (TOC) of **1.03%** per annum per fund
- Fees payable from the cash account

### **Existing Aegon arrangement**

- Platform fee of **0.6%** per annum up to £500K; **0.5%** between £500K & £1m; **0.4%** for £1m+
- Typical Total Ongoing Charges Figure (TOC) of **1.03%** per annum per fund
- Fees payable from cash account

## What are the costs?

Transferring your investments are typically **free of charge** but some providers do apply an exit fee.

Below is a table which shows a **typical example** of what you are paying currently and what you may pay if you transfer to the Charles Stanley Platform.

	Current charges	New charges
Total Ongoing Charges Figure (TOC)*	1.03%	1.03%
Charles Stanley Investment Choices Annual Charge	0.6%	0.55%
Total	1.63%	1.58%

\* Total Ongoing Charges Figure (TOC) shown are inclusive of the fund ongoing charges figure (OCF), transaction costs and incidental costs. For illustrative purposes, we have used the weighted average costs and charges of the five most purchased funds on our platform for the three month period November 2018 to January 2019.

**Transferring your account to the Charles Stanley Platform offers the potential for the overall costs of investing to be reduced.**

## Where can I find the Terms and Conditions?

Terms and Conditions, along with key information relating to the Charles Stanley Platform, are attached and also available on our website at <https://www.csinvestmentchoices.co.uk/documents>.

## What do I do next?

- A pre-completed application form based on the information we have on file and a transfer instruction relating to your investments is enclosed
- Please review this carefully, complete any missing information and return it to us in the reply-paid envelope provided
- If you have any additional investments that you also wish to transfer to the Charles Stanley Platform, please complete and return the transfer application request form included. Upon receipt, we will prepare any additional documentation for signature and return
- Once the transfer process is complete, we will confirm this to you in writing

If you have any further questions about how this transfer will affect your investments with Charles Stanley Investment Choices, please contact us.

**01482 861455**

[www.csinvestmentchoices.co.uk](http://www.csinvestmentchoices.co.uk)

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STANLEY** ▲  
*Investment Choices*

**The value of investments can fall as well as rise. Investors may get back less than invested.**

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