

We rebalance our Investment Model Portfolios periodically, to ensure that they continue to perform optimally for you. This may cause a change in the Ongoing Charges Figure, or OCF, which is dependent on the cost of the underlying funds.

To help you understand how changes may affect the charges you pay, the table below shows the cost at the previous rebalance, compared to the current rebalance.

Investment Model Portfolio		OCF	
		Jan 2020	Apr 2020
Whole of Market	GDIM Cautious	0.54%	0.50%
	GDIM Conservative	0.59%	0.58%
	GDIM Balanced	0.65%	0.62%
	GDIM Moderately Aggressive	0.63%	0.62%
	GDIM Aggressive	0.74%	0.69%
	GDIM Target Return	0.49%	0.49%
Passive	GDIM Cautious Passive	0.14%	0.14%
	GDIM Conservative Passive	0.15%	0.14%
	GDIM Balanced Passive	0.15%	0.14%
	GDIM Moderately Aggressive Passive	0.14%	0.14%
	GDIM Aggressive Passive	0.17%	0.14%
Income	GDIM Conservative Income	0.59%	0.56%
	GDIM Balanced Income	0.64%	0.61%
Sterling Hedged	GDIM Cautious Sterling Hedged	0.56%	0.52%
	GDIM Conservative Sterling Hedged	0.62%	0.60%
	GDIM Balanced Sterling Hedged	0.65%	0.62%
	GDIM Moderately Aggressive Sterling Hedged	0.73%	0.71%
	GDIM Aggressive Sterling Hedged	0.83%	0.84%
Ethical	GDIM Cautious Ethical	0.49%	0.46%
	GDIM Conservative Ethical	0.58%	0.57%
	GDIM Balanced Ethical	0.64%	0.66%
	GDIM Moderately Aggressive Ethical	0.70%	0.74%
	GDIM Aggressive Ethical	0.80%	0.86%

Ongoing fund charges vary between platforms and the figures above are based on the highest charge we are currently aware of. OCFs are calculated on the cost of the underlying funds and do not include any further transaction costs incurred by the funds held, or any performance fees that may be levied by them. Platform and adviser fees apply in addition to these charges, and remain unaltered.

Figures correct as at 23rd April 2020.

