Charges Summary Document

The total of costs and charges on your product in the first year of investment is **£7.07** which is **1.07%** of your investment amount.

How the total charges are allocated:

Costs and charges	Initial Charge[1]		Annual Charges in First Year*[2]		Reduction in Yield*[4]
Asset Charges	£0.00	0.00%	£4.75	0.72%	0.75%
Product Charges	£0.00	0.00%	£2.31	0.35%	0.37%
Total	**£0.00**	**0.00%**	**£7.07**	**1.07%**	**1.12%**

* Based on an assumed growth rate of 5.00% over 1 year.

Projected reduction in yield			
End of year	Annual Charge[3]	Assumed Growth Rate	RIY[4]
1	1.07%	5.00%	1.12%
3	1.07%	5.00%	1.12%
5	1.07%	5.00%	1.12%

The 'reduction in yield', or RIY, is a way of expressing the impact of all charges on investments over a period of time. It defines the reduction in the yield or return that would otherwise have been provided if there were no charges at all on the investment.

This illustration is designed to comply with the regulatory requirements for pre-sale cost and charges disclosure.

This illustration uses actual asset manufacturer's costs and charges where available. The charges that you actually incur may differ.

ROYAL LONDON

Summary of Charges

Prepared on: 11/11/2024

Asset Name	Asset Objectives	Initial Charges[1]	Annual Charges In First Year[2]	Average Annual Charge[3]	Risk Factors	Reduction In Yield[4]	Asset Details
Royal London Unit Trust Managers Limited Sustainable World Trust **ISIN:** GB00B8GHTZ84 **Product:** Royal London ISA	The fund's investment objective is to achieve capital growth over the medium term (3-5 years) by investing mainly in the shares of companies globally listed on stock exchanges that are deemed to make a positive contribution to society. Investments in the fund will adhere to the Manager's ethical and sustainable investment policy.	**Asset Charges:** 0.00% **Initial Discount:** 0.00% **Total Initial Charges:** £0.00 + 0.00%	**Asset Charges:** 0.72% **Product Charge:** 0.35% **Total Annual Charges:** £0.00 + 1.07%	1.07%	B, D, I, J, N	1.12% *(Assumed growth rate: 5.00%)*	**Asset Type:** OEIC **Domicile:** United Kingdom **Currency:** GBP **Income Paydate:** Biannually, End May, Nov

Summary of Product Charges

Prepared on: 11/11/2024

Royal London ISA

Product Initial Charge: £0.00 + 0.00%

Product Regular Monthly Contributions[5]: £100.00

Product Annual Charge: £0.00 + 0.00%

Asset	Amount Invested	Initial Charge[1]	Average Annual Charge[3]	Assumed Growth Rate	Reduction in Yield[4]
Royal London Unit Trust Managers Limited Sustainable World Trust GB00B8GHTZ84	£100.00	0.00%	1.07%	5.00%	1.12%
Total	**£100.00**	**0.00%**	**1.07%**	**5.00%**	**1.12%**

Product	Amount Invested	Initial Charge[1]	Average Annual Charge[3]	Assumed Growth Rate	Reduction in Yield[4]
Royal London ISA	£100.00	0.00%	1.07%	5.00%	1.12%
Total	**£100.00**	**0.00%**	**1.07%**	**5.00%**	**1.12%**

Key to Risk Factors

A. Charges to Capital - Part, or all of the periodic annual management fee(s) and expenses may be charged to capital which could increase the potential for the capital value of your investment to be eroded. Your capital could also decrease if income withdrawals exceed the growth rate of the asset(s).

B. Emerging Markets - Generally less well regulated than the UK. There is an increased chance of political and economic instability with less reliable custody, dealing and settlement arrangements. The market(s) can be less liquid. If an asset investing in markets is affected by currency exchange rates, the investment could both increase or decrease. These investments therefore carry more risk.

C. A more concentrated Portfolio - These assets may invest in a relatively smaller number of stocks. This stock concentration may carry more risk than assets spread across a larger number of companies.

D. Smaller Companies - Smaller companies shares can be more volatile and less liquid than larger company shares, so smaller companies assets can carry more risk.

E. High Yield Bonds - High yield bonds carry a greater risk of default than investment grade bonds, and economic conditions and interest rate movements will have a greater effect on their price. Income levels may not be achieved and the income provided may vary.

F. Sector Specific Assets - Assets which invest in specific sectors may carry more risk than those spread across a number of different sectors. They may assume higher risk, as markets/sectors can be more volatile. In particular, technology assets and other focused assets can suffer as the underlying stocks can be more volatile and less liquid.

G. Geared Investments - Assets which focus on geared investments such as warrants or options carry a higher degree of risk than other equity investments because of the risk of the underlying investments. It is possible that the asset may suffer sudden and large falls in value so that the short fall on cancellation, or the loss of the realisation on the investment at any time after the investor has bought the contract, could be very high and could even equal the amount invested, in which case you would get nothing back.

H. Property assets - Assets holding property directly provide exposure to an entirely different asset class to conventional equity assets. While some of the risks are similar (for instance the capital value, and income from, your investment can fall as well as rise, see above for full details) there are also some additional risks you need to be aware of.

- The property market is illiquid and this can, in exceptional circumstances, lead to times in which clients are unable to dispose of part or all of their holding, please contact us, or the manager, for specific details.
- Property valuations are made by independent agents but are ultimately subjective and a matter of judgement.
- Property transaction costs are high (typically around 7% due to legal costs, valuations and stamp duty) therefore there is an element of dilution of existing assets when the asset is growing due to new investors coming into it.

I. Value of Investments - The value of investments, and any income can fall, as well as rise, so you could get back less than you invested. Neither capital nor income is guaranteed.

J. Long Term Investment - Investments should be regarded as long term and are not suitable for money which may be needed in the short term, you should always have a sufficient cash reserve.

K. Higher Risk Assets - This asset is specifically aimed at sophisticated investors and is particularly high risk, because it concentrates on a region that may be exposed to unusual political or economic risks. You should only invest if you are comfortable with the specific risks pertaining to the asset in question. If you are not familiar with these you should ask us for a copy of the provider's Key Features or simplified prospectus and brochure.

L. Performance Charges - This asset makes charges that depend on the asset's performance. For full details please refer to the asset prospectus.

M. Derivatives Exposure - The asset invests in derivatives as part of its investment strategy. Investors should be aware that the use of these instruments can, under certain circumstances, increase the volatility and risk profile of the asset beyond that expected of an asset that only invests in equities. The asset may also be exposed to the risk that the company issuing the derivative may not honour their obligations which in turn could lead to losses arising.

N. Exchange Rate - This asset invests in securities outside the UK. The value of investments and any income from them may therefore decrease or increase as a result of changes in exchange rates between currencies.

O. Offshore Assets - You are not normally entitled to compensation through the UK Financial Services Compensation Scheme.

Disclaimer

The above summary has been provided by Royal London based on the latest asset information available to Broadridge; a third party provider.

The asset charges shown are those applying only to assets purchased via the Royal London platform.

Neither Royal London nor its affiliates, nor any of their respective directors, officers or employees accept any liability for any loss which may arise from use or reliance on the contents of the Charges Summary Document. The accuracy of all information has been provided in good faith and on a reasonable endeavours basis but cannot be guaranteed.

The Reduction in Yield has been calculated based on the initial investment selected, an investment term of 1, 3 or 5 years and an assumed annual growth rate of 5% (except for cash). Growth rates are in no way guaranteed.

Rounding: Amounts and percentages in this document have been rounded. As a result, component values may not always add up precisely to the totals displayed.

Some asset charges in this output may appear as negative figures (less than zero percent) because of the transaction costs of the asset. The formula used to calculate transaction costs can sometimes produce a negative value, for example, when the asset manufacturer is trading underlying securities (such as stocks and shares) and the costs are lower than expected because of market movement. Please note that whilst a negative charge may be calculated and presented in this output, a charge may still be deducted from the Account.

Explanation of Charges

[1] **-** Initial Charge: The upfront cost of making the initial investment, expressed as a monetary value and as a percentage of the investment amount.
[2] **-** Annual Charges in First Year: The ongoing costs of the investment in the first year (excluding initial charges), expressed as a monetary value and as a percentage of the investment amount.
[3] **-** Average Annual Charge: The average cost of all charges (including initial charges), expressed as a percentage of the investment amount. Always shown over 5 years unless stated otherwise.
[4] **-** The 'reduction in yield', or RIY, is a way of expressing the impact of all charges on investments over a period of time. It defines the reduction in the yield or return that would otherwise have been provided if there were no charges at all on the investment.
[5] **-** Regular contributions and withdrawals assume a monthly frequency throughout the reporting period, using the asset allocation specified.

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