

## Personalised Illustration Summary

**Product Type: ISA**

**Illustration ref: Illus-6598**

**Your Illustration prepared on 22 November 2023**

The Financial Conduct Authority is the financial services regulator. It requires us, Pallas Firm 1, to give you this information to help you decide whether the ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it in a safe place. Please read this illustration together with your Key Features Document.

This illustration provides you with a projection of what you might get back over the term of your Investment.

The assumptions we use to calculate the future values are in line with the requirements of the Financial Conduct Authority.

This illustration assumes that any income earned will be re-invested.

The future values shown are based on standard assumptions and are not guaranteed.

This illustration treats your policy as a standalone investment. Calculations and projections do not take into account any other investments you may hold with Pallas Firm 1.

### Your Details

Name:	AccountName
Date of Birth:	22 June 1982
Investment Start Date:	22 November 2023
Investment Term:	25 Years

### Your Adviser's Details

Name:	Senthil Employee1
FCA Number:	SEN09877
Company:	Pallas Firm 1
Address:	60-68 Wimbledon Hill Rd
	London
	United Kingdom
Post Code:	SW19 7PA
Email:	gary.kenny@sfl.co.uk



## Payments into your Investment

This section shows the payments and transfers into your ISA.

	Amount	Payer	Frequency	Indexation
22 November 2023	£10,000.00	Client	Monthly	N/A

### Your chosen investments

This section shows where you have chosen to invest your money.

Model - ISHARES II PLC ()

Investment Name	Percent to invest
Xtrackers (IE) Plc - Xtrackers MSCI Emerging Markets ESG UCITS ETF 1C	30.00%
ISHARES GBP ULTRASHORT BDESG UCITS ETF GBP DIST	50.00%
ISHARES II PLC	20.00%

## Illustration showing the impact of all Costs and Charges on Returns

**These illustrations are not forecasts or projections but simply show the impact of the likely costs and charges on returns for different growth rates. It is important to understand that these illustrations are not a reliable indicator of future performance. The value of investments can go down as well as up and you may not get back the amount you have invested.**

**These illustrations are based on:**

**A Regular Monthly contribution of:**

**£10,000.00**

Estimate of the impact of costs and charges for the first 12 months Calculation is not working as expected, in above example its should be £5352.00 (total ongoing charge)

	<b>Charges % pa</b>	<b>Charges over 12 months</b>
Adviser Fees	4.21%	£2,702.81
Estimated Fund Fees and Charges (OCF)	0.09%	£59.63
Estimated Transaction Costs	0.01%	£6.32
Custody and Management Fees	0.15%	£94.35
<b>Total of the Above (includes estimates)</b>	<b>4.46%</b>	<b>£2,863.11</b>

This table assumes flat market returns. The "Charges % pa" is based on the average of the amount paid in to date over the 12 month period. The "Charges over 12 months" includes the charges on any lump sum or transfer together with 12 months of any monthly investment amounts.

Illustration showing the impact of costs and charges on returns (see note 2)

Annualised Return before ALL Costs and Charges	2.00%	5.00%	8.00%
Total Invested over 25 years	£2,962,500	£2,962,500	£2,962,500
Return BEFORE all Costs and Charges over 25 years	£3,858,930	£5,891,610	£9,241,320
Impact of Costs and Charges 25 years	0.33%pa £184,380	0.29%pa £292,630	0.27%pa £474,380
Return AFTER all Costs and Charges over 25 years	£3,674,550	£5,598,980	£8,766,940

The three underlying rates of returns of 2.00% pa, 5.00% pa and 8.00% pa have been used as these are the lower rate, intermediate rate and higher rate recommended by the FCA within standardised projections for many investments

<https://www.handbook.fca.org.uk/handbook/COBS/13/Annex2.html> .

## Your charges summary

This section shows you our charges for setting up and managing your Plan and the charges for your investments held within it. It also provides information on financial adviser and other third party charges.

All charges may vary in the future. Please refer to the Key Features Document and the relevant Fund Factsheets for more information on charges.

The effect of charges on the way your investments grow is shown in the section "How the charges can effect your Investment".

### Platform and Investment Charges

Pallas Plaform Annual Fee charge on values between £0 - £249,990 (no VAT applicable)	0.15%
Pallas Plaform Annual Fee charge on values between £249,991 - £499,999	0.12%
Pallas Plaform Annual Fee charge on values between £500,000 - £999,999	0.10%
Pallas Plaform Annual Fee charge on balances over £999,999	0.05%

### Adviser Charges

Adviser Initial	2.25%
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### Other Charges

None
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### Investment specific future charges

Ongoing charge figures and transaction costs can vary over time. They are supplied to us by investment companies. The most up-to-date charges are available directly from the investment companies.

	Initial investment value plus payments in year 1	Initial Charge	Transaction Costs	OCF	Total Charge %	Total Charge
Xtrackers (IE) Plc - Xtrackers MSCI Emerging Markets ESG UCITS ETF 1C	£35,550.00	-	0.03%	0.05%	0.08%	£29.74
ISHARES GBP ULTRASHORT BDESG UCITS ETF GBP DIST	£59,250.00	-	-	0.09%	0.09%	£53.33
ISHARES II PLC	£23,700.00	-	-	0.17%	0.17%	£41.16
Effective instrument charge		-	0.01%	0.09%	0.10%	
Total ongoing charge						£124.23

Calculation is not working as expected, in above example for first model (0.08%) its should be £28.44)



## How the charges can affect your Investment

The table below shows the potential impact of all charges on the growth of your investments. We show how your investments may grow without any charges, then after our Investment and platform charges and lastly after all of the charges are taken.

At end of year	Investment to date	Income	Effect of deductions to date	What you might get back
1	£120,000	£1,500	£2,970	£120,470
5	£600,000	£7,500	£19,780	£662,310
10	£1,200,000	£15,000	£53,670	£1,498,980
15	£1,800,000	£22,500	£105,400	£2,558,330
20	£2,400,000	£30,000	£181,850	£3,899,920
At end of year 25	£3,000,000	£37,500	£292,630	£5,598,980

Please note that the figures in the 'Investment to date' column have not been adjusted for price inflation.

### How the charges can reduce the growth of your investment

The effect of deductions of £292,630 means that:

- all the charges could reduce the yearly growth rate from 5.00% to 4.71%. This is a reduction in growth of 0.29% per year.

The growth rate used in this section is not guaranteed and is the middle rate used in the projections shown earlier. The reduction in growth figures provided above are representative of the reduction in growth figures for each of your investments. The above information about the reduction in investment growth can be used to compare the effect of charges with similar products.



## Notes

Note 1 - OCF - Ongoing Charges Figure. It is the cost of running a fund. It includes operating costs, annual management charge, administrative costs and charges incurred as a result of buying or selling investments.

Note 2 - Before inflation - Inflation describes how the cost of goods and services increases over time. It means the buying power of your money goes down. For example, you can expect to buy less with £100 in the future than you can today. This illustration gives an idea of how your investment could grow over before inflation.