

Costs and Charges Summary

4 February 2025

Based on your total investment amount of £1,000.00, the table below gives an example of the effect that charges would have on your potential investment return. It is not a guarantee of the investment growth you might actually achieve.

As you pay an annual service fee of 0.35%, this example shows what your fees will be for the funds held within your account. Service Fee is calculated and deducted monthly. We don't charge any fees for cash held in this account.

For anyone whose total investments value less than £25,000, you may pay a flat-rate service fee of £90. Please see our 'Doing Business with Fidelity' document for full details of our service fees.

We have assumed your investments will grow by 5% a year and that any income will be reinvested into the same assets. In reality the return on an investment depends on the performance of the underlying securities, which may vary significantly. Income paid out of an account may also reduce the return on the assets that remain in the account.

Effect of charges in the first year

Amount invested in the first year	With 5% growth, this is what you would get back if there were no charges during the year	Charges during the first year		With 5% growth, this is what you would get back after charges	
£1,000.00	£1,050.00	1.08%	£10.50	3.92%	£1,039.24

How charges may vary from year to year

In year 1, charges may be higher as a result of entry charges, and if you sold your investment after five years, you might have to pay exit charges. Year 3 shows a typical year. You should also bear in mind that ongoing charges as a monetary amount will rise or fall in line with the changing value of your investment.

Year	Charges during the year		With 5% growth, this is what you would get back after charges	
1	1.08%	£10.50	3.92%	£1,039.24
3	1.08%	£11.33	3.92%	£1,122.41
5	1.08%	£12.24	3.92%	£1,212.23

One-off charges

The table below shows the investments for the first year and the one-off charges associated with them. The one-off charges you pay when you buy an investment can include a payment to the fund manager, or Fidelity's dealing fees for buying exchange traded investments, such as investment trusts. With an overseas asset, there may be additional one-off costs, such as foreign exchange fees. In the same way, there can be one-off charges when you sell an investment. These may include sell charges to a fund manager, dealing fees to Fidelity and foreign exchange fees. The tax rates used in these estimates are correct at the time of illustration, but may change in the future.

Investment name	Amount invested in the first year	Year 1 entry charges			Year 5 exit charges
		Investment charges	Fidelity charges		
		Including fund manager buy charges and stamp duty / FTT Excluding bid-offer spreads, exit fees and takeover panel levies	Including dealing fees for exchange traded investments, and FX Charge		Assuming full redemption at the end of the year, and includes fund manager sell charges and dealing fees on exchange traded investments.
Dodge & Cox Worldwide Funds - Global Stock Fund (GBP Accumulating)	£1,000.00	-	-		-
Total		-	-		-
Investment charges for year 1				£0.00	
Fidelity charges for year 1				£0.00	
Total entry charges for year 1				£0.00	

Ongoing charges

The table below summarises charges incurred directly by your investments, such as fund manager fees in addition to charges paid to Fidelity. Investment charges include:

- Consistent charges, which can be predicted with confidence as they do not vary significantly from year to year.
- Variable costs, which are less predictable as they can fluctuate significantly within relatively short periods of time. The figures shown here are typically based on the costs reported for the past three years and may not be reflective of what you will actually be charged. Transaction costs and performance fees can be either positive or negative and should be considered alongside the overall performance of the fund in order to make a decision on whether the investment presents value for money.

The total ongoing investment charges have been calculated using the projected value of your investments at the end of the first year based on investment growth of 5% a year.

Investment name	Consistent investment charges		Variable investment costs		Total ongoing investment charge %	Total ongoing investment charge £		
	Ongoing charge figure	Rebates, which reduce your ongoing cost	Transaction costs	Performance fees and other incidental costs				
Dodge & Cox Worldwide Funds - Global Stock Fund (GBP Accumulating)	0.63%	-	0.05%	-	0.68%	£6.92		
Effective rate over the first year					0.68%			
Ongoing investment charges for year 1						£6.92		
Ongoing investment charges for year 1							0.68%	£6.92
Fidelity service fee for year 1							0.35%	£3.58
Total ongoing charges for year 1 at 5% growth								£10.50

The investment costs and charges above depend on the accuracy of the data supplied to us by the providers of your investments.

While these figures represent the actual charges, they're deducted on a monthly basis. Due to the compounding effect of percentage charges over the course of the year, the total shown on page 1 is greater than the sum of charges.