SJP Other Plans charges summary 2025

Clients of St. James's Place can stay invested in and can continue to make regular contributions to retirement plans that have closed to new business.

During 2025, SJP applied a charge that was equivalent to the Annual Management Charge in the table below.

Additionally:

- Charges were paid for managing and maintaining the funds – varied by the fund(s) selected.
- Transaction costs were incurred when a fund manager bought or sold assets within a fund.

The Annual Management Charge for each retirement plan is shown in the table below:

Retirement plan	Annual Management Charge[1]
Retirement Plan Series 1 and 2 (plans that typically commenced prior to July 1999)	0.66% pa for single contributions or transfers 1.41% pa until age 55 and 0.16% pa thereafter for ex-capital units of regular contributions[1] 0.16% pa for accumulation units of regular contributions
Retirement Plan Series 3 (plans that typically commenced between July 1999 and April 2001)	0.66% pa[2]
Retirement Plan Series 4 (plans that typically commenced between April 2001 and July 2019)	1.16% pa[3]

[1] An Early Exit Charge of up to 6% applied on withdrawals before age 55.

[2] Reduces to 0.16% pa if more than £20,000 is invested and has been held for more than 10 years.

[3] An Early Withdrawal Charge of up to 6% may apply on withdrawals in the first six years after investment.

The fund charges and transaction costs applicable in 2025 for each of the funds are shown in the table below:

Fund Option	Annual Management Charge	Charges for managing and maintaining the fund	Total Annual Charges	Transaction costs[2]
Asia Pacific	See above	0.59%	See note 1 below	0.14%
Balanced Managed	See above	0.37%	See note 1 below	0.62%
Continental European	See above	0.16%	See note 1 below	0.13%
Corporate Bond	See above	0.38%	See note 1 below	0.00%
Diversified Assets (FAIF)	See above	1.29%	See note 1 below	0.17%
Diversified Bond	See above	0.44%	See note 1 below	0.31%
Emerging Markets Equity	See above	0.45%	See note 1 below	0.23%
Global Government Bond	See above	0.12%	See note 1 below	0.01%
Global Emerging Markets	See above	0.25%	See note 1 below	0.17%
Global Lower Carbon Equity	See above	0.18%	See note 1 below	0.08%
Global Growth	See above	0.46%	See note 1 below	0.34%
Global High Yield Bond	See above	0.39%	See note 1 below	0.21%
Global Managed	See above	0.39%	See note 1 below	0.17%
Global Quality	See above	0.49%	See note 1 below	0.36%
Global Smaller Companies	See above	0.35%	See note 1 below	0.71%
Global Value	See above	0.37%	See note 1 below	0.04%
Greater European	See above	0.45%	See note 1 below	0.26%
Global Government Inflation Linked Bond	See above	0.10%	See note 1 below	0.08%
International Equity	See above	0.09%	See note 1 below	0.39%
Investment Grade Corporate Bond	See above	0.22%	See note 1 below	0.14%
Japan	See above	0.58%	See note 1 below	0.22%
Managed Growth	See above	0.27%	See note 1 below	0.35%
Money Market	See above	0.11%	See note 1 below	-0.02%
Global Absolute Return	See above	0.48%	See note 1 below	1.00%
North American	See above	0.27%	See note 1 below	0.07%
Property	See above	0.71%	See note 1 below	0.02%
Strategic Income	See above	0.43%	See note 1 below	0.13%
Strategic Managed	See above	0.10%	See note 1 below	0.33%
Sustainable & Responsible Equity	See above	0.29%	See note 1 below	0.17%
UK	See above	0.34%	See note 1 below	0.26%
UK Equity Income	See above	0.33%	See note 1 below	0.24%
Worldwide Income	See above	0.44%	See note 1 below	0.11%
Prudence InRetirement	See above	0.39%	See note 1 below	0.16%
Balance InRetirement	See above	0.43%	See note 1 below	0.22%

Fund Option	Annual Management Charge	Charges for managing and maintaining the fund	Total Annual Charges	Transaction costs[2]
Growth InRetirement	See above	0.46%	See note 1 below	0.25%
Polaris 1	See above	0.45%	See note 1 below	0.16%
Polaris 2	See above	0.48%	See note 1 below	0.18%
Polaris 3	See above	0.52%	See note 1 below	0.20%
Polaris 4	See above	0.55%	See note 1 below	0.21%
Polaris Multi Index 1	See above	0.20%	See note 1 below	0.16%
Polaris Multi Index 2	See above	0.20%	See note 1 below	0.18%
Polaris Multi Index 3	See above	0.20%	See note 1 below	0.20%
Polaris Multi Index 4	See above	0.20%	See note 1 below	0.21%

Notes

The charges and costs shown above are annual figures as a percentage of the fund value covering the period 1 January 2025 to 31 December 2025 (or are estimated for funds launched in the last 12 months).

[1] Since the total annual charge will depend on the charging structure applicable to the investment and several other factors, a single figure cannot be provided.

[2] Transaction costs occur when a fund manager buys or sells assets within the fund. These are not charges taken by SJP, but rather external costs that are a normal part of trading. Examples include stamp duty or dealing costs. The level of transaction costs can vary depending on how much trading is done and the type of assets involved.

Illustrations of the impact of charges and costs

The tables below show the effect current charges and transaction costs could have on a retirement plan invested in the three most commonly held funds.

Retirement Plan Series 1 and 2

		Polaris 2		Polaris 3		Polaris 4	
Term to retirement age:	**Total paid in to date**	**Projected transfer value if there were no charges or costs**	**Projected transfer value after all charges and costs**	**Projected transfer value if there were no charges or costs**	**Projected transfer value after all charges and costs**	**Projected transfer value if there were no charges or costs**	**Projected transfer value after all charges and costs**
1	£13,552	£13,700	£13,500	£13,900	£13,700	£14,000	£13,800
3	£20,657	£21,300	£20,600	£22,300	£21,500	£22,700	£21,900
5	£27,761	£29,200	£27,700	£31,200	£29,500	£32,200	£30,500
10	£45,523	£49,800	£46,400	£56,300	£52,100	£59,900	£55,100
15	£63,284	£72,100	£65,700	£86,000	£77,500	£94,100	£84,200
20	£81,045	£96,000	£85,600	£121,000	£106,000	£136,000	£118,000
25	£98,806	£121,000	£106,000	£162,000	£138,000	£189,000	£159,000
30	£116,568	£149,000	£127,000	£211,000	£175,000	£254,000	£206,000
35	£134,329	£179,000	£149,000	£270,000	£216,000	£335,000	£263,000
40	£152,090	£211,000	£171,000	£338,000	£263,000	£435,000	£330,000

Retirement Plan Series 3

		Polaris 2		Polaris 3		Polaris 4	
Term to retirement age:	Total paid in to date	Projected transfer value if there were no charges or costs	Projected transfer value after all charges and costs	Projected transfer value if there were no charges or costs	Projected transfer value after all charges and costs	Projected transfer value if there were no charges or costs	Projected transfer value after all charges and costs
1	£13,552	£13,700	£13,500	£13,900	£13,700	£14,000	£13,900
3	£20,657	£21,300	£20,700	£22,300	£21,600	£22,700	£22,000
5	£27,761	£29,200	£27,900	£31,200	£29,700	£32,200	£30,600
10	£45,523	£49,800	£45,900	£56,300	£51,500	£59,900	£54,500
15	£63,284	£72,100	£65,400	£86,000	£77,100	£94,100	£83,900
20	£81,045	£96,000	£85,600	£121,000	£106,000	£136,000	£118,000
25	£98,806	£121,000	£106,000	£162,000	£139,000	£189,000	£159,000
30	£116,568	£149,000	£127,000	£211,000	£176,000	£254,000	£208,000
35	£134,329	£179,000	£149,000	£270,000	£218,000	£335,000	£265,000
40	£152,090	£211,000	£172,000	£338,000	£265,000	£435,000	£333,000

Retirement Plan Series 4

		Polaris 2		Polaris 3		Polaris 4	
Term to retirement age:	Total paid in to date	Projected transfer value if there were no charges or costs	Projected transfer value after all charges and costs	Projected transfer value if there were no charges or costs	Projected transfer value after all charges and costs	Projected transfer value if there were no charges or costs	Projected transfer value after all charges and costs
1	£13,552	£13,700	£13,100	£13,900	£13,300	£14,000	£13,400
3	£20,657	£21,300	£19,800	£22,300	£20,700	£22,700	£21,100
5	£27,761	£29,200	£26,600	£31,200	£28,300	£32,200	£29,200
10	£45,523	£49,800	£43,700	£56,300	£48,900	£59,900	£51,700
15	£63,284	£72,100	£60,500	£86,000	£71,000	£94,100	£77,100
20	£81,045	£96,000	£76,900	£121,000	£94,900	£136,000	£105,000
25	£98,806	£121,000	£93,100	£162,000	£120,000	£189,000	£137,000
30	£116,568	£149,000	£109,000	£211,000	£148,000	£254,000	£173,000
35	£134,329	£179,000	£124,000	£270,000	£177,000	£335,000	£214,000
40	£152,090	£211,000	£139,000	£338,000	£209,000	£435,000	£259,000

The value of an investment with St. James's Place may fall as well as rise. You may get back less than the amount invested.

Notes on illustration

1. The illustrations assume an initial investment of £10,000 as if the Retirement Plan Series 1 – 4 were still open. Ongoing contributions are assumed to be £300 per month (after any tax relief), increasing each year in line with price inflation.
2. The 'Total paid in to date' figures represent the sum of the initial investment and future contributions, adjusted for price inflation.
3. The three examples show the effect of charges and costs in the three most commonly held funds: Polaris 2, Polaris 3 and Polaris 4.
4. The figures reflect the current level of product, fund and advice charges, along with average fund transaction costs over the last three years.
5. All figures in the above tables are adjusted for the effects of price inflation.
6. These figures are estimates only and are based on assumptions that may not reflect actual future outcomes:
    a) Price inflation of 2.5% each year.
    b) Fund-specific growth (after adjusting for price inflation) of 1.50% per year for Polaris 2, 3.50% for Polaris 3, and 4.50% for Polaris 4.
7. The figures are as at 22/09/2026.

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