St James's Place

Ongoing charges summary

This document sets out the ongoing charges applying to new investments across the core products offered by St. James's Place. It is intended to help Partners and clients understand the charging structure and charges associated with individual fund selections.

ISA and Unit Trust

	Advice +	Product[1] +	Fund =	Total ongoing charge (pa)
Polaris Range				
Polaris 1	0.80%	0.27%	0.42%[2]	1.49%
Polaris 2	0.80%	0.27%	0.45%[2]	1.52%
Polaris 3	0.80%	0.27%	0.48%[2]	1.55%
Polaris 4	0.80%	0.27%	0.51%[2]	1.58%
Polaris Multi-Index Range				
Polaris Multi-Index 1	0.80%	0.27%	0.20%[2]	1.27%
Polaris Multi-Index 2	0.80%	0.27%	0.20%[2]	1.27%
Polaris Multi-Index 3	0.80%	0.27%	0.20%[2]	1.27%
Polaris Multi-Index 4	0.80%	0.27%	0.20%[2]	1.27%
InRetirement Range				
Balance InRetirement	0.80%	0.27%	0.52%[2]	1.59%
Growth InRetirement	0.80%	0.27%	0.56%[2]	1.63%
Prudence InRetirement	0.80%	0.27%	0.48%[2]	1.55%
Growth Portfolios				
Conservative	0.80%	0.27%	0.34%[3]	1.41%
Balanced	0.80%	0.27%	0.39%[3]	1.46%
Managed Funds	0.80%	0.27%	0.43%[3]	1.50%
Strategic Growth	0.80%	0.27%	0.48%[3]	1.55%
Adventurous	0.80%	0.27%	0.47%[3]	1.54%

	Advice	+	Product[1]	+	Fund	=	Total ongoing charge (pa)
Funds							
Asia Pacific ex Japan	0.80%		0.27%		0.32%		1.39%
Balanced Managed	0.80%		0.27%		0.52%		1.59%
Continental European	0.80%		0.27%		0.20%		1.27%
Corporate Bond	0.80%		0.27%		0.44%		1.51%
Diversified Assets (FAIF)[4]	0.80%		0.27%		0.18%[2]		1.25%
Diversified Bond	0.80%		0.27%		0.54%		1.61%
Emerging Markets Equity	0.80%		0.27%		0.57%		1.64%
Global	0.80%		0.27%		0.54%		1.61%
Global Absolute Return	0.80%		0.27%		0.67%		1.74%
Global Emerging Markets	0.80%		0.27%		0.28%		1.35%
Global Equity Income	0.80%		0.27%		0.22%		1.29%
Global Government Bond	0.80%		0.27%		0.12%		1.19%
Global Government Inflation Linked Bond	0.80%		0.27%		0.12%		1.19%
Global Growth	0.80%		0.27%		0.58%		1.65%
Global High Yield Bond	0.80%		0.27%		0.50%		1.57%
Global Lower Carbon Equity	0.80%		0.27%		0.19%		1.26%
Global Quality	0.80%		0.27%		0.60%		1.67%
Global Smaller Companies	0.80%		0.27%		0.61%		1.68%
Global Value	0.80%		0.27%		0.49%		1.56%
Greater European Progressive	0.80%		0.27%		0.64%		1.71%
International Equity	0.80%		0.27%		0.09%		1.16%
Investment Grade Corporate Bond	0.80%		0.27%		0.26%		1.33%
Japan	0.80%		0.27%		0.85%		1.92%
Managed Growth	0.80%		0.27%		0.37%		1.44%
Money Market[5]	0.80%		0.27%		0.13%		1.20%
Property[6]	0.80%		0.27%		1.36%		2.43%
Strategic Income	0.80%		0.27%		0.59%		1.66%
Strategic Managed	0.80%		0.27%		0.19%		1.26%
Sustainable & Responsible Equity	0.80%		0.27%		0.36%		1.43%
UK	0.80%		0.27%		0.52%		1.59%
UK Equity Income	0.80%		0.27%		0.46%		1.53%
US Equity	0.80%		0.27%		0.19%		1.26%

Retirement Account, Investment Bond, International Investment Bond, International Regular Investment Bond and Trustee Investment Account

	Advice	+	Product[1]	+	Fund	=	Total ongoing charge (pa)
Polaris Range							
Polaris 1	0.80%		0.35%		0.42%[2]		1.57%
Polaris 2	0.80%		0.35%		0.45%[2]		1.60%
Polaris 3	0.80%		0.35%		0.48%[2]		1.63%
Polaris 4	0.80%		0.35%		0.51%[2]		1.66%
Polaris Multi-Index Range							
Polaris Multi-Index 1	0.80%		0.35%		0.20%[2]		1.35%
Polaris Multi-Index 2	0.80%		0.35%		0.20%[2]		1.35%
Polaris Multi-Index 3	0.80%		0.35%		0.20%[2]		1.35%
Polaris Multi-Index 4	0.80%		0.35%		0.20%[2]		1.35%
InRetirement Range							
Balance InRetirement	0.80%		0.35%		0.52%[2]		1.67%
Growth InRetirement	0.80%		0.35%		0.56%[2]		1.71%
Prudence InRetirement	0.80%		0.35%		0.48%[2]		1.63%
Growth Portfolios							
Conservative	0.80%		0.35%		0.34%[3]		1.49%
Balanced	0.80%		0.35%		0.39%[3]		1.54%
Managed Funds	0.80%		0.35%		0.43%[3]		1.58%
Strategic Growth	0.80%		0.35%		0.48%[3]		1.63%
Adventurous	0.80%		0.35%		0.47%[3]		1.62%

	Advice	+	Product[1]	+	Fund	=	Total ongoing charge (pa)
Funds							
Asia Pacific ex Japan	0.80%		0.35%		0.32%		1.47%
Balanced Managed	0.80%		0.35%		0.52%		1.67%
Continental European	0.80%		0.35%		0.20%		1.35%
Corporate Bond	0.80%		0.35%		0.44%		1.59%
Diversified Assets (FAIF)[4]	0.80%		0.35%		0.18%[2]		1.33%
Diversified Bond	0.80%		0.35%		0.54%		1.69%
Emerging Markets Equity	0.80%		0.35%		0.57%		1.72%
Global	0.80%		0.35%		0.54%		1.69%
Global Absolute Return	0.80%		0.35%		0.67%		1.82%
Global Emerging Markets	0.80%		0.35%		0.28%		1.43%
Global Equity Income	0.80%		0.35%		0.22%		1.37%
Global Government Bond	0.80%		0.35%		0.12%		1.27%
Global Government Inflation Linked Bond	0.80%		0.35%		0.12%		1.27%
Global Growth	0.80%		0.35%		0.58%		1.73%
Global High Yield Bond	0.80%		0.35%		0.50%		1.65%
Global Lower Carbon Equity	0.80%		0.35%		0.19%[7]		1.34%
Global Quality	0.80%		0.35%		0.60%		1.75%
Global Smaller Companies	0.80%		0.35%		0.61%		1.76%
Global Value	0.80%		0.35%		0.49%		1.64%
Greater European Progressive	0.80%		0.35%		0.64%		1.79%
International Equity	0.80%		0.35%		0.09%[7]		1.24%
Investment Grade Corporate Bond	0.80%		0.35%		0.26%		1.41%
Japan	0.80%		0.35%		0.85%		2.00%
Managed Growth	0.80%		0.35%		0.37%		1.52%
Money Market £[5]	0.80%		0.35%		0.13%		1.28%
Money Market $[5,8]	0.80%		0.35%		0.23%		1.38%
Money Market €[5,8]	0.80%		0.35%		0.12%		1.27%
Property[6]	0.80%		0.35%		1.36%		2.51%
Strategic Income	0.80%		0.35%		0.59%		1.74%
Strategic Managed	0.80%		0.35%		0.19%		1.34%
Sustainable & Responsible Equity	0.80%		0.35%		0.36%		1.51%
UK	0.80%		0.35%		0.52%		1.67%
UK Equity Income	0.80%		0.35%		0.46%		1.61%
US Equity	0.80%		0.35%		0.19%		1.34%

Notes

All charges shown above are a percentage of the fund value. Ongoing Advice Charges and Product Charges will be met by selling units. Fund Charges will be deducted within the price of the fund.

[1] The Product Charge is reduced on a tiered basis when larger amounts are invested across products with St. James's Place (including ISA, Unit Trust, Retirement Account, Investment Bond, International Investment Bond and International Regular Investment Bond with the same owner). The current rates are as follows:

	Product charge	
Account value	**ISA and Unit Trust**	**Retirement Account, Investment Bond, International Investment Bond and International Regular Investment Bond**
On the first £500,000	0.27%	0.35%
On the next £500,000	0.24%	0.32%
On the next £1,000,000	0.21%	0.29%
On the next £1,000,000	0.19%	0.27%
On amounts over £3,000,000	0.17%	0.25%

[2] The fund charge shown will vary depending on which underlying individual funds are held at any given time. This variation may be up to 0.1% from the figure shown in the table above.

[3] The Growth Portfolios are a selection of individual funds targeting a different level of risk. Some funds within the portfolio will perform better than others so, over time, those funds will make up a larger proportion of the investments. Consequently, the weighted average fund charges on the investments will also fluctuate over time. The portfolio fund allocation will not be rebalanced automatically.

[4] The Diversified Assets funds are suspended with effect from October 2026 and can no longer receive new investments. The Diversified Assets fund charge includes expenses associated with managing and maintaining the underlying assets, which can vary and will reflect actual costs incurred. Performance-related fees may be incurred in addition to the fund charges shown and will vary depending on performance in the underlying investments. Please refer to the Performance Fees explained factsheet for more information.

[5] The Money Market fund is not suitable for clients looking to invest for the medium to long term.

[6] The Property funds closed with effect from November 2024 and can no longer receive new investments. The Property fund charge includes expenses associated with managing and maintaining the underlying assets, which can vary and will reflect actual costs incurred.

[7] For International Bonds, these funds are also offered denominated in US Dollars. The fund charge for the US Dollar variants is 0.04% higher than the figures shown above, due to hedging costs.

[8] This fund is only available to SJPI clients.

The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are Marketing terms used to describe St. James's Place representatives. Members of the St. James's Place Partnership in the UK represent St. James's Place Wealth Management plc, which is authorised and regulated by the Financial Conduct Authority.
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