

Retirement

PENSION POLARIS RANGE			
Fund	Annual Management Charge	Charges for managing and maintaining the fund	Total Annual Charges
Polaris 1	1.50	0.43	1.93
Polaris 2	1.50	0.45	1.95
Polaris 3	1.50	0.46	1.96
Polaris 4	1.50	0.47	1.97

PENSION PORTFOLIOS			
Portfolio	Annual Management Charge	Charges for managing and maintaining the fund	Total Annual Charges
Conservative	1.50	0.31**	1.81
Balanced	1.50	0.36**	1.86
Managed Funds	1.50	0.40	1.90
Strategic Growth	1.50	0.42	1.92
Adventurous	1.50	0.38	1.88

PENSION INRETIREMENT RANGE			
Fund	Annual Management Charge	Charges for managing and maintaining the fund	Total Annual Charges
Prudence InRetirement	1.50	0.36	1.86
Balance InRetirement	1.50	0.38	1.88
Growth InRetirement	1.50	0.39	1.89

Retirement

PENSION FUNDS			
Fund	Annual Management Charge	Charges for managing and maintaining the fund	Total Annual Charges
Asia Pacific	1.50	0.62	2.12
Balanced Managed	1.50	0.44	1.94
Continental European	1.50	0.17	1.67
Corporate Bond	1.50	0.41	1.91
Diversified Assets (FAIF)	1.50	1.14	2.64
Diversified Bond	1.50	0.48	1.98
Emerging Markets Equity	1.50	0.49	1.99
Global Absolute Return	1.50	0.52	2.02
Global Emerging Markets	1.50	0.27	1.77
Global Equity	1.50	0.19	1.69
Global Government Bond	1.50	0.14	1.64
Global Government Inflation Linked Bond	1.50	0.12	1.62
Global Growth	1.50	0.51	2.01
Global High Yield Bond	1.50	0.42	1.92
Global Managed	1.50	0.49	1.99
Global Quality	1.50	0.53	2.03
Global Smaller Companies	1.50	0.64	2.14
Global Value	1.50	0.43	1.93
Greater European	1.50	0.50	2.00
International Equity	1.50	0.09	1.59
Investment Grade Corporate Bond	1.50	0.25	1.75
Japan	1.50	0.66	2.16
Managed Growth	1.50	0.30	1.80
Money Market	1.50	0.12	1.62
North American	1.50	0.31	1.81
Property	1.50	1.00	2.50
Strategic Income	1.50	0.49	1.99
Strategic Managed	1.50	0.29	1.79
Sustainable & Responsible Equity	1.50	0.34	1.84
UK	1.50	0.36	1.86
UK Equity Income	1.50	0.38	1.88
Worldwide Income	1.50	0.48	1.98

All charges shown above are a percentage of the fund value. In addition to the above charges, an early withdrawal charge may apply in the first six years of any investment, on a reducing scale (6% in year one reducing to 1% in year six). The charges include the cost of advice, administration and investment management. Please see the Terms and Conditions of your investment for details of how the charges are taken.

* Performance Fees: No allowance is made for performance fees for the Diversified Assets (FAIF) fund. Further details of the performance fees can be found in the 'Performance Fees Explained' documents, available from your St. James's Place Partner.

** These portfolios include an allocation to funds subject to performance fees. Please refer to the above note for further information.

The table shows our total charges. When a fund's manager buys or sells assets within the fund, transaction costs will occur. These are not charges, but rather your share of the inevitable external costs, such as stamp duty and bid/offer spreads on individual shares, that are incurred whenever assets are traded. The level of these costs is variable since it depends on the number and nature of the transactions made. Information on the level of estimated transaction costs is available at www.sjp.co.uk/charges/transaction-costs.

Further information about each of the Pension funds above can be found in the fund factsheets, available at: www.sjp.co.uk/fund-prices/pension-funds.

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.