# Information on costs and charges

The costs, charges and returns provided here are for illustration only and based on your chosen investment.

This illustration shows you the charges you would pay if you made a one-off investment of £5,000.

## How much might this cost?

Initial investment amount: £5000.00

Assumed 'most likely' growth rate: 7.82%

| | | Year 1 | Total after 5 years |
|---|---|---|---|
| Cushon charge (annual) | | | |
| Platform fee | 0.79% | £42.50 | £243.30 |
| Fund management charges (annual) | | | |
| L&G Future World Global Multi-Factor ESG Tilted and Optimised Index I Acc | 0.30% | £12.27 | £70.66 |
| CT Sustainable Opportunities Global Equity C Acc | 0.75% | £6.63 | £37.69 |
| Royal London Short Term Money Market Y Acc | 0.10% | £0.42 | £2.30 |
| Total charges (£) | | £61.82 | £353.95 |
| Illustrative end of year value (with charges applied) | | £5,338.04 | £6,937.49 |
| Illustrative end of year value (with no charges applied) | | £5,399.88 | £7,349.15 |

Understanding this illustration

This example shows how charges can affect your investment. It is for illustration purposes only, to help you make investment decisions.

The figures assume a growth rate for each investment. The final projection takes into account the accumulated growth rates over 5 years, which affects the total value of your investment and the charges associated with each year.

The figures shown may vary slightly due to rounding. It's important to understand that returns are not guaranteed and could be different. Cushon takes no responsibility for how the information provided is used.

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