ALLOCRA · HOW IT COMPARES

Fund and platform costs for this record

Prepared 15 October 2026 from the record as held. Values at the latest close on the wire (10 October 2026).

An input to the adviser's own assessment of price and value, from the client's own record and the platforms' published tariffs. It is not advice and does not recommend a fund or a platform. Every figure carries the date it was true.

1. The record as held

FUND	ISIN	ACCOUNT	UNITS	VALUE	ONGOING CHARGE	FUNDS TAKE A YEAR
VWRP FTSE All-World UCITS ETF - (USD) Accumulating (VWRP)	IE00BK5BQT80	General investment account	150	£21,882.38 from USD at 1.3212, 1 October 2026	0.14%	£30.64
SWDA iShares Core MSCI World UCITS ETF	IE00B4L5Y983	General investment account	110	£12,170.40	0.2%	£24.34
Total in sterling				**£34,052.78**	**0.16%**	**£54.98**

Ongoing charges are the issuers' published figures carried on Allocra's wire, dated 10 October 2026; the annual figure is the charge applied to today's value. 2 lines with no units held (sold in full) are not shown. Transaction costs inside the funds, spreads and withholding tax are not included.

2. What each platform would take to hold it

At £34,053 across General investment account, with 4 trades assumed in the year. Account charges are per account with the cap that applies to each; the currency charge is shown as a rate and not added, because it falls on dealing in non-sterling lines and the record does not say how much of that there will be.

PLATFORM	ACCOUNT CHARGE	ACCOUNT, A YEAR	DEALING, A YEAR	PLATFORM, A YEAR	CURRENCY CHARGE	TARIFF CHECKED ON
InvestEngine	General investment account: no account charge	£0.00	£0.00 no dealing charge	**£0.00**	none	24 June 2026
Trading 212	General investment account: no account charge	£0.00	£0.00 no dealing charge	**£0.00**	0.15%	1 October 2026

PLATFORM	ACCOUNT CHARGE	ACCOUNT, A YEAR	DEALING, A YEAR	PLATFORM, A YEAR	CURRENCY CHARGE	TARIFF CHECKED ON
Vanguard UK	All accounts: 0.15% a year, below the £375 cap	£51.08	£0.00 no dealing charge	**£51.08**	none	24 June 2026
AJ Bell	General investment account: 0.25% a year, capped at £42 for funds and shares	£42.00	£20.00 £5.00 a trade	**£62.00**	0.75%	2 October 2026
Interactive Investor Core plan, £5.99 a month	General investment account: covered by the subscription	£71.88	£15.96 £3.99 a trade	**£87.84**	0.75%	2 October 2026
Hargreaves Lansdown	General investment account: 0.35% a year, below the £150 cap	£119.18	£27.80 £6.95 a trade	**£146.98**	0.99%	1 October 2026

Not shown, because Allocra has not yet verified their published tariff: Bestinvest, Charles Stanley Direct, Fidelity UK, Freetrade, IG.

3. Funds and platform together

PLATFORM	FUNDS, A YEAR	PLATFORM, A YEAR	ALL-IN, A YEAR	OF THE VALUE
InvestEngine	£54.98	£0.00	**£54.98**	0.16%
Trading 212	£54.98	£0.00	**£54.98**	0.16%
Vanguard UK	£54.98	£51.08	**£106.06**	0.31%
AJ Bell	£54.98	£62.00	**£116.98**	0.34%
Interactive Investor	£54.98	£87.84	**£142.82**	0.42%
Hargreaves Lansdown	£54.98	£146.98	**£201.96**	0.59%

Ordered by the all-in figure at this size. An ordering by a figure is not a recommendation: the platforms differ in what they offer, and the record does not say what the client needs from one.

4. Sources and assumptions

The record: holdings and units as entered or imported under What you hold and What to declare, held in the client's browser or account at their chosen storage level. Nothing on this page was sent to Allocra.

Prices and ongoing charges: Allocra's wire, generated 10 October 2026, from issuers' published documents and the latest close; identity from the London Stock Exchange's instrument list as at 30 September 2026.

Exchange rates for lines priced in another currency: Bank of England daily spot rates, file generated 10 October 2026.

Platform tariffs: Allocra's platform tariff file, version 0.3, base verification 24 June 2026, with the date each tariff was last checked shown per platform; each platform's own charges page is the source: InvestEngine (www.investengine.com); Trading 212 (www.trading212.com); Vanguard UK (www.vanguardinvestor.co.uk/what-we-offer/fees-explained); AJ Bell (www.ajbell.co.uk/charges); Interactive Investor (www.ii.co.uk/ii-accounts/our-charges); Hargreaves Lansdown (www.hl.co.uk/charges).

Dealing: 4 trades in the year at each platform's published charge per trade; regular investing, where free, is not assumed.

Not included: the currency charge (shown as a rate), spreads, transaction costs inside the funds, withholding tax, adviser charges, and any platform the file marks unverified.