

Important charges information

February 2018

The Omnis Managed Portfolio Service provides a choice of three investment portfolios, each one matched to a particular level of investment risk – Cautious, Balanced and Adventurous. The service offers a straightforward solution to achieving a diversified investment portfolio - both geographically and in terms of the range of asset classes that are invested in. Day-to-day management of the portfolios by our investment team aims to seek out opportunities for higher levels of growth whilst reducing the impact of market downturns, but always remaining strictly within each portfolio's risk profile.

Up to 31 January 2019	FREE OF CHARGE
From 1 February 2019	<p>0.18% (including VAT) per year.</p> <p>The charge will apply to all new and existing investors in the Omnis Managed Portfolio from this date.</p> <p>As an example of what this might cost, an investor with a portfolio worth £50,000 would pay an annual charge of £90 (including VAT).</p>
Other charges	<p>There are separate charges made by your investment platform for providing your account and there are charges made by the underlying funds which the Omnis Managed Portfolio Service invests in (which are calculated daily and deducted from the assets of the funds).</p> <p>The underlying fund charges can be found on the individual fund fact sheets which are available at omnisinvestments.com.</p> <p>Any charges for the advice and ongoing service that you have agreed with your Openwork Financial Adviser will also apply.</p>
Minimum/Maximum investment amount	There's no minimum or maximum amount you can invest in the Omnis Managed Portfolio Service
Minimum/Maximum investment term	There's no minimum (or maximum) term that you need to remain invested in the Omnis Managed Portfolio Service for. However, the nature of equity investing means you should normally only consider using the service if you intend to invest for a minimum of five years.
Exit penalty	There is no exit penalty charged by the Omnis Managed Portfolio Service should you wish to withdraw any funds at any time.

For further information on the Omnis Managed Portfolio Service and a personal illustration of the charges, please speak to your Openwork Financial Adviser.

The value of an investment and any income from it can fall as well as rise and you may not get back the original amount invested. Past performance is not a guide to future performance.

The Omnis Managed Portfolio Service is provided by Openwork Wealth Services Limited, a member of the Openwork group of companies. The Omnis Managed Portfolios comprise funds offered by Omnis Investments Limited, a specialist investment company available exclusively through financial advisers that are part of Openwork. Openwork Limited provides investment advice through your adviser. Openwork Wealth Management Services Limited, Omnis Investments Limited and Openwork Limited are all authorised and regulated by the Financial Conduct Authority, 25 North Colonnade, London E14 5HS and have their registered office at Washington House, Lydiard Fields, Swindon, Wiltshire, SN5 8UB.