

Witan Wisdom pre-sale (ex-ante) cost disclosure

Witan Pacific Investment Trust plc

Costs & Charges Information

The tables below provide you with costs and charges information about **Witan Pacific Investment Trust** and the Wisdom Product(s). It is not marketing material. The information is required by law and you are advised to read it so you can make an informed decision about whether to invest.

WITAN WISDOM

Witan Pacific Investment Trust plc - GBP

ISIN: GB0003656021

Charges Summary

| Witan Pacific investment trust | Wisdom Share Plan - Non ISA Account Annualised Charges | | | | Wisdom ISA Account Annualised Charges | | | |
|--------------------------------|--|----------------|----------------------|---------------|---------------------------------------|----------------|----------------------|---------------|
| | Lump Sum Investment | | Regular Savings Plan | | Lump Sum Investment | | Regular Savings Plan | |
| | % | £10,000 | % | £100 p/m | % | £10,000 | % | £100 p/m |
| Product Costs* | 1.28% | £128.00 | 1.28% | £15.36 | 1.28% | £128.00 | 1.28% | £15.48 |
| Service Costs | 1.02% | £101.82 | 3.57% | £42.82 | 1.02% | £101.82 | 3.57% | £42.82 |
| Total | 2.30% | £229.82 | 4.85% | £58.18 | 2.30% | £229.82 | 4.85% | £58.30 |

The first example shows that a lump sum investment of £10,000 into an Investment account would have total fees in the initial year of £230 or 2.30%. Certain costs are charged prior to investment in the product (e.g. Government Stamp Duty) and will reduce the amount invested into the product. One-off costs such as entry costs will only apply to the initial investment and will not be incurred in subsequent years. These illustrations show how charges differ depending on investment amounts, account type and regular savings plans versus lump sums.

Itemisation of Charge Categories - using the example of a £10,000 lump sum

| Witan Pacific investment trust | | | Wisdom Share Plan - Non ISA Account | | Wisdom ISA Account | |
|--------------------------------|-------------------|--|-------------------------------------|---------|--------------------|---------|
| | Description | % | Costs | % | Costs | |
| Product costs* | One-Off Costs | Entry and Exit costs | - | - | - | - |
| | Ongoing Costs | The Annual Management Charge and other fund expenses | 1.01% | £101.00 | 1.01% | £101.00 |
| | Transaction Costs | Costs incurred by us buying and selling underlying investments | 0.27% | £27.00 | 0.27% | £27.00 |
| | Incidental Costs | The impact of the performance fee | 0.00% | £0.00 | 0.00% | £0.00 |
| Service costs | One-Off Costs | Entry and Exit costs e.g PTM Levy, Government Stamp Duty | 0.50% | £50.00 | 0.50% | £50.00 |
| | Ongoing Costs | Annual plan charge (£30.68+VAT) | 0.37% | £36.82 | 0.37% | £36.82 |
| | Transaction Costs | Dealing fees (£15/trade but waived for regular savings plan investments) | 0.15% | £15.00 | 0.15% | £15.00 |
| | Ancillary Costs | Transfer out costs (£20+VAT) | - | - | - | - |
| | Incidental Costs | The impact of the performance fee | - | - | - | - |

The Cumulative Effect of Costs on Return

The total charges deducted for each fund will have an impact on the investment return you might get. Whilst performance cannot be guaranteed, we can give you examples of how the changes will affect what you might get back.

| £10,000 investment for 1 year in this fund with an assumed net growth rate of 5% | |
|--|---------|
| Amounts to be invested (before entry costs) | £10,000 |
| Net Amount invested (after entry costs) | £9,935 |
| What you might get back if there were no charges at all | £10,513 |
| What you might get back after charges | £10,263 |

Without any fees the performance you could have achieved would be 5.13%. After all fees (including entry costs) the performance achieved is 3.30%. This equates to a reduction in profit of £250.

*Product costs are based on the latest published financial statements of Witan Pacific Investment Trust plc for the period ending 31 January 2018.