

# Pre-sale Costs & Charges

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## JPM Global Equity Income Fund A - Net Accumulation - GBP

GB00B6TPLD77

## Annual Charges

| Cost Category | % of investment | £5,000       | £20,000      | Regular Savings Plan £100 mth |              | These are the annualised expected costs based on 2 different investment amounts £5,000 & £20,000 (both lump sums), and a regular savings plan (RSP) of £100/month. |
|---------------|-----------------|--------------|--------------|-------------------------------|--------------|--|
|               |                 | Annual Costs | Annual Costs | % of investment               | Annual Costs |  |
| Product Costs | 1.93%           | £97          | £386         | 2.00%                         | £13          |  |
| Service Costs | 0.00%           | £0           | £0           | 0.00%                         | £0           |  |
| Total         | 1.93%           | £97          | £386         | 2.00%                         | £13          |  |

## Itemisation of Charges

|               |                   | Description  | % of investment | £5,000 | £20,000 | RSP £100 mth |
|---------------|-------------------|--|-----------------|--------|---------|--------------|
| Product Costs | One-Off Costs     | Costs you pay when entering or exiting your investments        | 0.00%           | £0     | £0      | £0           |
|               | Ongoing Costs     | Costs that we take each year for managing your investments     | 1.65%           | £83    | £330    | £11          |
|               | Transaction Costs | Costs incurred by us buying and selling underlying investments | 0.28%           | £14    | £56     | £2           |
|               | Incidental Costs  | The impact of the performance fee                              | N/A             | N/A    | N/A     | N/A          |

With effect from January 2018, external research costs will be paid by J.P. Morgan Asset Management, and will no longer be included in transaction costs.

## The Effect of Costs on the return of your investment

| £5,000 investment - Assumed net growth rate of 5% p.a.  | 1Yr    | 5Yr    | In the first year, without fees the performance you could have achieved would be 7.03%, after fees the performance achieved is 5% This equates to a reduction in profit of £101 |
|---|--------|--------|---|
| Net Amount Invested (after entry costs)                 | £5,000 | £5,000 |   |
| What you might get back if there were no charges at all | £5,351 | £7,021 |   |
| What you might get back after charges                   | £5,250 | £6,381 |   |

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

All data is sourced by J.P. Morgan Asset Management and all data is at the document date unless indicated otherwise.

There are no service costs for this fund. The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

**General Disclosures:** Before investing, obtain and review the current Prospectus, Key Investor Information Document (KIID) and the Key Features Document/Terms & Conditions for this fund which are available from JPMorgan Asset Management Marketing Limited. Information from communications with you will be recorded, monitored, collected, stored and processed consistent with our EMEA Privacy Policy (available at [jpmorgan.com/pages/privacy](http://jpmorgan.com/pages/privacy)).

**Further Information:** A copy of the Prospectus, Key Investor Information Document (KIID) and latest annual and semi-annual financial report in English can be downloaded or ordered online from <http://www.jpmorgan.co.uk/investor> or are available free of charge upon request from our UK-based Investor Services Team on 0800 20 40 20 (or +44 1268 44 44 70 if calling from outside the UK) or by writing to J.P. Morgan Asset Management, Client Administration Centre, PO Box 12272, Chelmsford, CM99 2EL. Telephone lines are recorded to ensure compliance with our legal and regulatory obligations and internal policies.