

# Summary of value assessment

This document covers the range of products we provide or distribute via AJ Bell Touch. It's designed to help you understand how and why we believe customers in our target market can achieve good value, and what this means for your clients.

The findings from the value assessment are:

- The range of typical outcomes for customers' total cost of use in the product is well within the normal distribution for the industry.
- The average of AJ Bell charges is competitive in comparison to similar providers.
- There are no improvements needed to the value provided by the product.

This document will be updated on at least an annual basis as we monitor the value delivered by the product to ensure we continue to deliver good customer outcomes.




















## Outcome of the value assessment

The value dashboard gives you a summary of the findings from our value assessment. The assessment has shown that customer outcomes in relation to the expected total cost of use for the product are well within the normal distribution for the industry, and that the product charges are competitive in relation to other providers.

The value of each product has been assessed independently, and we have also considered the overall value that customers can expect to achieve from the platform as a whole.

This assessment recognises that customers may only hold a single account type, but that it is normal for customers in the target market to hold multiple accounts on the platform.

## Value dashboard

| Category   | RIA  | ISA  | GIA   |
|--|--|--|---|
| Nature of the product and its benefits                           |   |   |   |
| Quality of service and support                                   |   |   |   |
| Limitations in products and services                             |   |   |   |
| Our costs and competitive position                               |   |   |   |
| Total cost of ownership  |   |   |   |
| Mitigating foreseeable harm and potential customer vulnerability |   |   |   |
| Overall value  |  |  |  |

### Key

-  Fair value can be fully evidenced
-  Minor enhancements available
-  Improvement required
-  Significant improvement required

## Charging dashboard

| Charge category                    | AJ Bell Touch average charge |
|------------------------------------|------------------------------|
| Platform custody charge            | 0.225%*                      |
| All funds and ETFs on the platform | 0.41%                        |
| Ongoing adviser charges            | 0.72%**                      |
| Total cost of use                  | 1.36%                        |

\*The platform custody charge is calculated on the assumption that assets are held equally across two accounts

\*\* The ongoing adviser charge figure shown is based on AJ Bell Investcentre actual data