

Fees

Money

Every layer of cost, and how to see the total.

Layers that can each apply at once.

Fee	Charged by	Typical
Platform fee	The provider	0.15–0.45%
Fund charge (OCF)	The fund	0.05–1.5%
Transaction costs	Inside the fund	0.01–0.5%
Dealing fee	Per trade	£0–12
Advice fee	An adviser	0.5–1%
Exit fee	Some providers	Varies

Add every layer to get your real annual cost. A 0.25% platform plus a 1% fund is 1.25% a year, every year.