

## **Group Personal Pension**

Projected pension pot in todays money						
Fund Choice:						
	FUND A: Managed		FUND B: With Profit		FUND C: Deposit	
Year	Before charges and costs deducted	After all charges and costs deducted	Before charges and costs deducted	After all charges and costs deducted	Before charges and costs deducted	After all charges and costs deducted
1	11,700	11,500	11,700	11,500	11,600	11,300
3	15,700	15,100	15,700	15,100	15,200	14,700
5	20,400	19,300	20,400	19,300	19,400	18,500
10	35,700	33,000	35,700	32,900	32,900	30,400
15	58,100	52,100	58,100	51,900	51,700	46,600
20	90,000	78,700	90,000	78,400	77,800	68,400
25	135,000	115,000	135,000	114,000	113,000	97,500
30	198,000	165,000	198,000	164,000	161,000	136,000
35	286,000	232,000	286,000	230,000	227,000	187,000
40	n/a	n/a	n/a	n/a	n/a	n/a

### **Example notes:**

1. Projected pension pot values are shown in todays terms and do not need to be reduced further for the effect of future inflation
2. The starting pot size is assumed to be £10k
3. Inflation is assumed to be 2% each year
4. Contributions are assumed from age 31 to 68, are assumed to be £100 per month in 2022 and increase at 5% per year
5. Values shown are estimates and are not guaranteed
6. The projected growth rate for each fund are as follows:
  - Managed fund: 5%
  - With Profit fund: 5%
  - Deposit fund: 3.8%
7. AMC is assumed to be 1%
8. Assumed you have opted out of lifestyling

## Group Stakeholder

Projected pension pot in todays money				
Fund Choice:				
	FUND A:		FUND B:	
	Managed		Deposit	
Year	Before charges and costs deducted	After all charges and costs deducted	Before charges and costs deducted	After all charges and costs deducted
1	11,700	11,500	11,600	11,300
3	15,700	15,100	15,200	14,700
5	20,400	19,400	19,400	18,500
10	35,700	33,000	32,900	30,400
15	58,100	52,100	51,700	46,600
20	90,000	78,700	77,800	68,400
25	135,000	115,000	113,000	97,500
30	198,000	165,000	161,000	136,000
35	286,000	232,000	227,000	187,000
40	n/a	n/a	n/a	n/a

### Example notes:

1. Projected pension pot values are shown in todays terms and do not need to be reduced further for the effect of future inflation
2. The starting pot size is assumed to be £10k
3. Inflation is assumed to be 2% each year
4. Contributions are assumed from age 31 to 68, they starts at £100 in the first year and increase in line at 5% per year
5. Values shown are estimates and are not guaranteed
6. The projected growth rate for each fund are as follows:
  - Managed fund: 5%
  - Deposit fund: 3.8%
7. AMC is assumed to be 1.0%

## Group Retirement Account

Projected pension pot in todays money						
Fund Choice:						
	FUND A: Managed		FUND B: With Profit		FUND C: Deposit	
Year	Before charges and costs deducted	After all charges and costs deducted	Before charges and costs deducted	After all charges and costs deducted	Before charges and costs deducted	After all charges and costs deducted
1	11,700	11,600	11,700	11,600	11,600	11,400
3	15,700	15,200	15,700	15,200	15,200	14,700
5	20,400	19,400	20,400	19,400	19,400	18,500
10	35,800	33,000	35,800	32,900	33,000	30,400
15	58,200	52,300	58,200	52,100	51,900	46,600
20	90,300	79,300	90,300	78,900	78,000	68,700
25	135,000	116,000	135,000	116,000	113,000	98,400
30	n/a	n/a	n/a	n/a	n/a	n/a
35	n/a	n/a	n/a	n/a	n/a	n/a
40	n/a	n/a	n/a	n/a	n/a	n/a

### Example Notes:

1. Projected pension pot values are shown in today's terms and do not need to be reduced further for the effect of future inflation
2. The starting pot size is assumed to be £10k
3. Inflation is assumed to be 2% each year
4. Contributions are assumed from age 43 to 68, are assumed to be £100 per month in 2022 and increase at 5% per year
5. Values shown are estimates and are not guaranteed
6. The projected growth rate for each fund are as follows:
  - Managed fund: 5%
  - With Profit fund fund: 5%
  - Deposit fund: 3.8%
7. AMC is assumed to be 0.75%