

PS20/2 FCA required illustrations

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	11,300	11,100
3	15,700	15,100	15,700	15,100	14,100	13,700
5	20,400	19,300	20,400	19,300	17,300	16,500
10	35,700	33,000	35,700	33,000	27,000	25,000
15	58,100	52,100	58,100	52,100	39,500	35,800
20	90,000	78,600	90,000	78,600	55,700	49,600
25	135,000	115,000	135,000	115,000	76,600	67,100
30	198,000	164,000	198,000	164,000	103,000	89,500
35	286,000	232,000	286,000	232,000	138,000	118,000
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 2021 and increase at 5% per year
5. Values shown are estimates and not guaranteed
6. The projection growth rate for each fun are as follows:
Managed fund 5%
With Profits Fund 5%
Deposit fund 0.9%
7. AMC is assumed at 1%
8. Assumed you have opted out of lifestyling

Group Stakeholder

Projected pension pot in todays money				
Fund Choice:				
	FUND A: Managed		FUND B: 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	11,300	11,100
3	15,700	15,100	14,100	13,700
5	20,400	19,300	17,300	16,500
10	35,700	33,000	27,000	25,000
15	58,100	52,100	39,500	35,800
20	90,000	78,600	55,700	49,600
25	135,000	115,000	76,600	67,100
30	198,000	164,000	103,000	89,500
35	286,000	232,000	138,000	118,000
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, are assumed to be £100 per month in 2021 and increase at 5% per year
5. Values shown are estimates and not guaranteed
6. The projection growth rate for each fund are as follows:
Managed fund 5%
Deposit fund 0.9%
7. AMC is assumed at 1%

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	11,300	11,100
3	15,700	15,200	15,700	15,200	14,100	13,700
5	20,400	19,400	20,400	19,400	17,400	16,500
10	35,800	33,000	35,800	33,000	27,000	24,900
15	58,200	52,200	58,200	52,200	39,600	35,700
20	90,300	79,200	90,300	79,200	55,800	49,500
25	135,000	116,000	135,000	116,000	76,800	67,200
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 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 43 to 68, are assumed to be £100 per month in 2021 and increase at 5% per year
5. Values shown are estimates and not guaranteed
6. The projection growth rate for each fun are as follows:
Managed fund 5%
With Profits Fund 5%
Deposit fund 0.9%
7. AMC is assumed at 0.75%