

## Staff Group Personal Pension

Projected pension pot in todays money										
Fund Choice										
Year	Default Arrangement (Managed)		FUND A: Higher Risk Reward fund		FUND B: With Profits		FUND C: Deposit		FUND D: Low Risk Reward Fund	
	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	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	11,700	11,700	11,600	11,700	11,700	11,600	11,600	11,700	11,700
3	15,500	15,500	15,500	15,100	15,500	15,500	15,000	15,000	15,500	15,500
5	19,800	19,800	19,800	19,000	19,800	19,800	18,900	18,900	19,800	19,800
10	33,100	33,100	33,100	30,700	33,100	33,000	30,300	30,300	33,100	33,100
15	50,800	50,800	50,800	45,600	50,800	50,700	44,900	44,900	50,800	50,800
20	74,400	74,400	74,400	64,700	74,400	74,100	63,400	63,400	74,400	74,400
25	105,000	105,000	105,000	88,800	105,000	104,000	86,600	86,600	105,000	105,000
30	146,000	146,000	146,000	119,000	146,000	145,000	115,000	115,000	146,000	146,000
35	199,000	199,000	199,000	157,000	199,000	197,000	151,000	151,000	199,000	199,000
40	268,000	268,000	268,000	204,000	268,000	266,000	196,000	196,000	268,000	268,000

### 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 22 to 68 and increase at 2% 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%

Higher Risk Reward Fund: 5%

With Profits Fund: 5%

Deposit Fund: 3.8%

Low Risk Reward Fund: 5%