

## Staff Group Personal Pension

Projected pension pot in todays money								
Fund Choice								
	Default Arrangement (Managed)		FUND A: Higher Risk Reward fund		FUND B: With Profits		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	Before charges and costs deducted	After all charges and costs deducted
1	11,700	11,700	11,700	11,600	11,700	11,700	11,200	11,200
3	15,500	15,500	15,500	15,100	15,500	15,500	13,900	13,900
5	19,800	19,800	19,800	19,000	19,800	19,800	16,800	16,800
10	33,100	33,100	33,100	30,600	33,100	33,100	24,600	24,600
15	50,800	50,800	50,800	45,600	50,800	50,800	33,500	33,500
20	74,400	74,300	74,400	64,600	74,400	74,300	43,700	43,600
25	105,000	105,000	105,000	88,600	105,000	105,000	55,200	55,100
30	146,000	146,000	146,000	118,000	146,000	146,000	68,200	68,100
35	199,000	199,000	199,000	156,000	199,000	199,000	82,900	82,700
40	268,000	268,000	268,000	204,000	268,000	268,000	99,400	99,200

### 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 not guaranteed
6. The projection growth rate for each fun are as follows:  
 Managed fund 5%  
 With Profits Fund 5%  
 Deposit fund 0.9%  
 Higher Risk Reward 5%