

### **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	11,400	11,600	11,400
3	15,700	15,100	15,700	15,100	15,400	14,900
5	20,400	19,300	20,400	19,300	19,700	19,000
10	35,700	33,000	35,700	32,800	33,800	31,800
15	58,100	52,100	58,100	51,700	53,800	49,600
20	90,000	78,700	90,000	77,900	81,600	73,900
25	135,000	115,000	135,000	113,000	120,000	106,000
30	198,000	165,000	198,000	162,000	173,000	151,000
35	286,000	232,000	286,000	228,000	245,000	210,000
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 2024 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: 4.2%
7. AMC is assumed to be 1% for the Managed and With Profits Fund, and 0.75% for the Deposit Fund
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	11,600	11,400
3	15,700	15,100	15,400	14,900
5	20,400	19,400	19,700	19,000
10	35,700	33,000	33,800	31,800
15	58,100	52,100	53,800	49,600
20	90,000	78,700	81,600	73,900
25	135,000	115,000	120,000	106,000
30	198,000	165,000	173,000	151,000
35	286,000	232,000	245,000	210,000
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: 4.2%
7. AMC is assumed to be 1.0% for the Managed Fund and 0.75% for the Deposit Fund

## **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	11,500	11,600	11,500
3	15,700	15,200	15,700	15,100	15,400	14,900
5	20,400	19,400	20,400	19,300	19,800	18,800
10	35,800	33,000	35,800	32,800	33,900	31,200
15	58,200	52,300	58,200	51,800	53,900	48,400
20	90,300	79,300	90,300	78,400	81,900	72,000
25	135,000	116,000	135,000	115,000	120,000	104,000
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:**

- Projected pension pot values are shown in todays terms and do not need to be reduced further for the effect of future inflation
- The starting pot size is assumed to be £10k
- Inflation is assumed to be 2% each year
- Contributions are assumed from age 43 to 68, are assumed to be £100 per month in 2024 and increase at 5% per year
- Values shown are estimates and are not guaranteed
- The projected growth rate for each fund are as follows:
  - Managed fund: 5%
  - With Profit fund: 5%
  - Deposit fund: 4.2%
- AMC is assumed to be 0.75%