

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:

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 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 0.75%