



SIPP Illustration

Generic Pre-Sales Illustration

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The Financial Conduct Authority is a financial services regulator. It requires us, as a SIPP administrator and provider, to give you this important information to help you to decide whether the WealthKernel SIPP is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

The aim of this document is to show how your SIPP may perform until you retire, the value of benefits you may receive and the effect of charges. The values shown are not guaranteed; the actual value may be lower or higher than what is shown.

The below tables show what you may receive from your SIPP, based on a number of different initial payments and monthly contributions into the plan using different growth rates; low, medium and high. It shows what the value of your pension could be at age 67 alongside the annual income that could be received by using a range of possible ages upon opening the pension and various transfer-in and contribution values. To get an idea of what your benefits may be, you should look up the most relevant age and transfer in/contribution value to your circumstances. We will send you annual statements which will allow you to keep track of your benefits.

Please note that, the actual value and income may differ to the values shown in the tables; taking into account the value of your pension at the time of drawdown, the investments held within the pension and the performance of those investments. The figures provided have been adjusted to reflect price inflation, assumed to be 2%, expressed in today's terms. The assumptions are as follows:

- Annual growth of 5%
- Annual inflation rate of 2%
- Age 67 at retirement
- Ongoing fund charge of 0.75%
- Annual platform fee of 0.25%

We have assumed a retirement age of 67 for the purposes of these calculations, however you may choose when to take your benefits once you reach age 55 (or age 57 from 6 April 2028). We have also assumed the monthly contribution amounts stated will stay the same until retirement.

1. What I might get back from my plan

Low growth (-0.10%)

Below is what you may receive from your pension if it grew at -0.10% per annum using a range of ages on opening, transfer values and contribution amounts:

Age on opening		Transfer-In Value							
		£10,000		£50,000		£100,000		£250,000	
	Monthly Contribution	£50	£200	£50	£200	£50	£200	£50	£200
25	Value	£ 19,500	£ 59,300	£ 44,600	£ 84,500	£ 76,100	£ 115,000	£ 170,000	£ 210,000
	Income	£ 780	£ 2,360	£ 1,780	£ 3,370	£ 3,030	£ 4,620	£ 6,790	£ 8,380
30	Value	£ 19,200	£ 57,100	£ 45,800	£ 83,600	£ 79,000	£ 116,000	£ 178,000	£ 216,000
	Income	£ 777	£ 2,300	£ 1,840	£ 3,370	£ 3,180	£ 4,710	£ 7,200	£ 8,730
35	Value	£ 18,700	£ 54,100	£ 46,800	£ 82,100	£ 81,900	£ 117,000	£ 187,000	£ 222,000
	Income	£ 767	£ 2,210	£ 1,910	£ 3,350	£ 3,340	£ 4,780	£ 7,630	£ 9,080
40	Value	£ 18,100	£ 50,300	£ 47,700	£ 79,900	£ 84,800	£ 117,000	£ 195,000	£ 228,000
	Income	£ 749	£ 2,080	£ 1,970	£ 3,300	£ 3,500	£ 4,830	£ 8,100	£ 9,430
45	Value	£ 17,200	£ 45,600	£ 48,500	£ 76,900	£ 87,700	£ 116,000	£ 205,000	£ 233,000
	Income	£ 723	£ 1,900	£ 2,030	£ 3,210	£ 3,670	£ 4,850	£ 8,580	£ 9,770
50	Value	£ 16,100	£ 39,800	£ 49,200	£ 72,900	£ 90,600	£ 114,000	£ 214,000	£ 238,000
	Income	£ 685	£ 1,680	£ 2,080	£ 3,090	£ 3,840	£ 4,840	£ 9,100	£ 10,100

Medium growth (2.90%)

Below is what you may receive from your pension if it grew at 2.90% per annum using a range of ages on opening, transfer values and contribution amounts:

Age on opening		Transfer-In Value							
		£10,000		£50,000		£100,000		£250,000	
	Monthly Contribution	£50	£200	£50	£200	£50	£200	£50	£200
25	Value	£ 49,100	£ 131,000	£ 136,000	£ 218,000	£ 245,000	£ 327,000	£ 571,000	£ 653,000
	Income	£ 2,430	£ 6,490	£ 6,740	£ 10,800	£ 12,100	£ 16,200	£ 30,000	£ 35,400
30	Value	£ 43,400	£ 114,000	£ 122,000	£ 193,000	£ 221,000	£ 292,000	£ 519,000	£ 590,000
	Income	£ 2,170	£ 5,710	£ 6,130	£ 9,680	£ 11,000	£ 14,600	£ 26,000	£ 30,700
35	Value	£ 38,100	£ 98,300	£ 110,000	£ 170,000	£ 200,000	£ 261,000	£ 472,000	£ 532,000
	Income	£ 1,920	£ 4,960	£ 5,5700	£ 8,610	£ 10,100	£ 13,100	£ 23,800	£ 26,800
40	Value	£ 33,100	£ 83,200	£ 99,000	£ 149,000	£ 181,000	£ 231,000	£ 428,000	£ 478,000
	Income	£ 1,690	£ 4,240	£ 5,050	£ 7,600	£ 9,250	£ 10,300	£ 21,800	£ 24,400
45	Value	£ 28,400	£ 68,800	£ 88,500	£ 128,000	£ 163,000	£ 203,000	£ 388,000	£ 429,000
	Income	£ 1,460	£ 3,540	£ 4,550	£ 6,630	£ 8,420	£ 10,500	£ 20,000	£ 22,100
50	Value	£ 23,900	£ 54,900	£ 78,700	£ 109,000	£ 147,000	£ 178,000	£ 352,000	£ 383,000
	Income	£ 1,240	£ 2,860	£ 4,090	£ 5,710	£ 7,660	£ 9,270	£ 18,300	£ 19,900

High growth (5.90%)

Below is what you may receive from your pension if it grew at 5.90% per annum using a range of ages on opening, transfer values and contribution amounts:

Age on opening		Transfer-In Value							
		£10,000		£50,000		£100,000		£250,000	
	Monthly Contribution	£50	£200	£50	£200	£50	£200	£50	£200
25	Value	£ 134,000	£ 318,000	£ 425,000	£ 09,000	£ 789,000	£ 973,000	£ 1,880,000	£ 2,060,000
	Income	£ 8,030	£ 19,000	£ 25,400	£ 39,300	£ 53,600	£ 68,300	£ 140,000	£ 155,000
30	Value	£ 104,000	£ 246,000	£ 334,000	£ 476,000	£ 621,000	£ 763,000	£ 1,480,000	£ 1,620,000
	Income	£ 6,310	£ 14,800	£ 20,100	£ 28,700	£ 39,600	£ 51,000	£ 108,000	£ 120,000
35	Value	£ 81,300	£ 189,000	£ 262,000	£ 370,000	£ 489,000	£ 597,000	£ 1,160,000	£ 1,270,000
	Income	£ 4,940	£ 11,500	£ 15,900	£ 22,500	£ 29,700	£ 36,800	£ 83,200	£ 92,000
40	Value	£ 62,600	£ 143,000	£ 205,000	£ 286,000	£ 384,000	£ 465,000	£ 921,000	£ 1,000,000
	Income	£ 3,840	£ 8,780	£ 12,600	£ 17,500	£ 23,500	£ 28,500	£ 62,400	£ 69,000
45	Value	£ 47,800	£ 106,000	£ 160,000	£ 219,000	£ 302,000	£ 360,000	£ 725,000	£ 784,000
	Income	£ 2,950	£ 6,580	£ 9,930	£ 13,500	£ 18,600	£ 22,200	£ 45,500	£ 50,300
50	Value	£ 35,900	£ 76,900	£ 125,000	£ 166,000	£ 236,000	£ 277,000	£ 571,000	£ 612,000
	Income	£ 2,240	£ 4,790	£ 7,800	£ 10,300	£ 14,700	£ 17,300	£ 35,600	£ 38,100

*Reference to income in the above growth tables is based on a gross annuity income. We've calculated your annuity assuming that it will be paid to you monthly for the rest of your life. We've assumed that the income from your annuity will not increase over time. In the event of your death, the full income will be paid for the first 5 year(s) of the annuity.

2. How the charges reduce the value of your pension fund

The table below shows how charges reduce the value of your pension fund, based on the same ranges of initial investment (via a transfer in), age at opening the SIPP and contribution amounts in the above table, it also shows the effect of charges at an assumed retirement age of 67. The figures in the table show what the fund may be worth at retirement before and after charges are taken. In calculating these values, we have used the same assumptions as we did in the tables above, based on a mid-rate projection using an assumed investment growth of 2.90%:

Age 25 on SIPP opening:

Age 25, £10,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £200 monthly contribution
1	£10,500	£12,300	£10,800	£10,700	£12,700	£12,500
3	£11,700	£16,900	£12,700	£12,200	£18,200	£17,700
5	£12,800	£21,400	£14,600	£13,900	£23,800	£22,900
10	£15,400	£31,700	£19,600	£18,000	£38,600	£36,100
At Age 67	£27,100	£78,500	£69,100 ²	£49,100 ¹	£176,000 ²	£131,000 ²
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 25, £50,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £200 monthly contribution
1	£50,500	£52,300	£52,000	£51,500	£53,800	£53,300
3	£51,700	£56,900	£56,300	£54,600	£61,700	£60,000
5	£52,800	£61,400	£60,700	£57,800	£70,000	£66,800
10	£55,400	£71,700	£72,800	£66,200	£91,900	£84,200
At Age 67	£67,100	£118,000	£202,000 ²	£136,000 ¹	£309,000 ²	£218,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 25, £100,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £200 monthly contribution
1	£100,000	£102,000	£103,000	£102,000	£105,000	£104,000
3	£101,000	£106,000	£110,000	£107,000	£116,000	£112,000
5	£102,000	£111,000	£118,000	£112,000	£127,000	£121,000
10	£105,000	£121,000	£139,000	£126,000	£158,000	£144,000
At Age 67	£117,000	£168,000	£368,000 ²	£245,000 ¹	£475,000 ²	£327,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Age 30, £100,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £200 monthly contribution
1	£100,000	£102,000	£103,000	£102,000	£105,000	£104,000
3	£101,000	£106,000	£110,000	£107,000	£116,000	£112,000
5	£102,000	£111,000	£118,000	£112,000	£127,000	£121,000
10	£105,000	£121,000	£139,000	£126,000	£158,000	£144,000
At Age 67	£115,000	£163,000	£317,000 ²	£221,000 ¹	£407,000 ²	£292,000 ²
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 30, £250,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £200 monthly contribution
1	£250,000	£252,000	£257,000	£255,000	£259,000	£257,000
3	£251,000	£256,000	£274,000	£266,000	£279,000	£271,000
5	£252,000	£261,000	£291,000	£277,000	£300,000	£286,000
10	£255,000	£271,000	£339,000	£307,000	£358,000	£325,000
At Age 67	£265,000	£313,000	£749,000 ²	£519,000 ¹	£839,000 ²	£590,000 ²
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 35 on SIPP opening:

Age 35, £10,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £200 monthly contribution
1	£10,500	£12,300	£10,800	£10,700	£12,700	£12,500
3	£11,700	£16,900	£12,700	£12,300	£18,200	£17,700
5	£12,800	£21,400	£14,600	£13,900	£23,800	£22,900
10	£15,400	£31,700	£19,600	£18,000	£38,600	£36,100
At Age 67	£24,200	£67,000	£49,400 ²	£38,100 ¹	£122,000 ²	£98,300 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Age 35, £50,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £200 monthly contribution
1	£50,500	£52,300	£52,000	£51,500	£53,800	£53,300
3	£51,700	£56,900	£56,300	£54,500	£61,700	£60,000
5	£52,800	£61,400	£60,700	£57,800	£70,000	£66,800
10	£55,400	£71,700	£72,800	£66,200	£91,900	£84,200
At Age 67	£64,200	£107,000	£149,000 ²	£110,000 ¹	£222,000 ²	£170,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 35, £100,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £200 monthly contribution
1	£100,000	£102,000	£103,000	£102,000	£105,000	£104,000
3	£101,000	£106,000	£110,000	£107,000	£116,000	£112,000
5	£102,000	£111,000	£118,000	£112,000	£127,000	£121,000
10	£105,000	£121,000	£139,000	£126,000	£158,000	£144,000
At Age 67	£114,000	£157,000	£274,000 ²	£200,000 ¹	£347,000 ²	£261,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 35, £250,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £200 monthly contribution
1	£250,000	£252,000	£257,000	£255,000	£259,000	£257,000
3	£251,000	£256,000	£274,000	£266,000	£279,000	£271,000
5	£252,000	£261,000	£291,000	£277,000	£300,000	£286,000
10	£255,000	£271,700	£339,000	£307,000	£358,000	£325,000
At Age 67	£264,000	£307,000	£648,000 ²	£472,000 ¹	£721,000 ²	£532,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Age 40 on SIPP opening:

Age 40, £10,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £200 monthly contribution
1	£10,500	£12,300	£10,800	£10,700	£12,700	£12,500
3	£11,700	£16,900	£12,700	£12,300	£18,200	£17,700
5	£12,800	£21,400	£14,600	£13,900	£23,800	£22,900
10	£15,400	£31,700	£19,600	£18,000	£38,600	£36,100
At Age 67	£22,500	£60,300	£41,200 ²	£33,100 ¹	£100,000 ²	£83,200 ²
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 40, £50,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £200 monthly contribution
1	£50,500	£52,300	£52,000	£51,500	£53,800	£53,300
3	£51,700	£56,900	£56,300	£54,600	£61,700	£60,000
5	£52,800	£61,400	£60,700	£57,800	£70,000	£66,800
10	£55,400	£71,700	£72,800	£66,200	£91,900	£84,200
At Age 67	£62,500	£100,300	£127,000 ²	£99,000 ¹	£186,000 ²	£149,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 40, £100,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £200 monthly contribution
1	£100,000	£102,000	£103,000	£102,000	£105,000	£104,000
3	£101,000	£106,000	£110,000	£107,000	£116,000	£112,000
5	£102,000	£111,000	£118,000	£112,000	£127,000	£121,000
10	£105,000	£121,000	£139,000	£126,000	£158,000	£144,000
At Age 67	£112,000	£150,000	£236,000 ²	£181,000 ¹	£294,000 ²	£231,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Age 40, £250,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £200 monthly contribution
1	£250,000	£252,000	£257,000	£255,000	£259,000	£257,000
3	£251,000	£256,000	£274,000	£266,000	£279,000	£271,000
5	£252,000	£261,000	£291,000	£277,000	£300,000	£286,000
10	£255,000	£271,700	£339,000	£307,000	£358,000	£325,000
At Age 67	£262,000	£300,000	£560,000 ²	£428,000 ¹	£619,000 ²	£478,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 45 on SIPP opening:

Age 45, £10,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £200 monthly contribution
1	£10,500	£12,300	£10,800	£10,700	£12,700	£12,500
3	£11,700	£16,900	£12,700	£12,300	£18,200	£17,700
5	£12,800	£21,400	£14,600	£13,900	£23,800	£22,900
10	£15,400	£31,700	£19,600	£18,000	£38,600	£36,100
At Age 67	£20,700	£52,900	£34,000 ²	£28,400 ¹	£79,900 ²	£68,800 ²
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 45, £50,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £200 monthly contribution
1	£50,500	£52,300	£52,000	£51,500	£53,800	£53,300
3	£51,700	£56,900	£56,300	£54,600	£61,700	£60,000
5	£52,800	£61,400	£60,700	£57,800	£70,000	£66,800
10	£55,440	£71,700	£72,800	£66,200	£91,900	£84,200
At Age 67	£60,700	£92,900	£109,000 ²	£88,500 ¹	£154,000 ²	£128,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Age 45, £100,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £200 monthly contribution
1	£100,000	£102,000	£103,000	£102,000	£105,000	£104,000
3	£101,000	£106,000	£110,000	£107,000	£116,000	£112,000
5	£102,000	£111,000	£118,000	£112,000	£127,000	£121,000
10	£105,000	£121,000	£139,000	£126,000	£158,000	£144,000
At Age 67	£110,000	£142,000	£202,000 ²	£163,000 ¹	£248,000 ²	£203,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 45, £250,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £200 monthly contribution
1	£250,000	£252,000	£257,000	£255,000	£259,000	£257,000
3	£251,000	£256,000	£274,000	£266,000	£279,000	£271,000
5	£252,000	£261,000	£291,000	£277,000	£300,000	£286,000
10	£255,000	£271,000	£339,000	£307,000	£358,000	£325,000
At Age 67	£260,000	£292,000	£484,000 ²	£388,000 ¹	£530,000 ²	£429,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 50 on SIPP opening:

Age 50, £10,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £50 monthly contribution	£10,000 transfer in & £200 monthly contribution	£10,000 transfer in & £200 monthly contribution
1	£10,500	£12,300	£10,800	£10,700	£12,700	£12,500
3	£11,700	£16,900	£12,700	£12,300	£18,200	£17,700
5	£12,800	£21,400	£14,600	£13,900	£23,800	£22,900
10	£15,400	£31,700	£19,600	£18,000	£38,600	£36,100
At Age 67	£18,700	£44,800	£27,600 ²	£23,900 ¹	£61,700 ²	£54,900 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Age 50, £50,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £50 monthly contribution	£50,000 transfer in & £200 monthly contribution	£50,000 transfer in & £200 monthly contribution
1	£50,500	£52,300	£52,000	£51,500	£53,800	£53,300
3	£51,700	£56,900	£56,300	£54,600	£61,700	£60,000
5	£52,800	£61,400	£60,700	£57,800	£70,000	£66,800
10	£55,440	£71,700	£72,800	£66,200	£91,900	£84,200
At Age 67	£58,700	£84,800	£92,600 ²	£78,700 ¹	£126,000 ²	£109,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 50, £100,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £50 monthly contribution	£100,000 transfer in & £200 monthly contribution	£100,000 transfer in & £200 monthly contribution
1	£100,000	£102,000	£103,000	£102,000	£105,000	£104,000
3	£101,000	£106,000	£110,000	£107,000	£116,000	£112,000
5	£102,000	£111,000	£118,000	£112,000	£127,000	£121,000
10	£105,000	£121,000	£139,000	£126,000	£158,000	£144,000
At Age 67	£108,000	£134,000	£173,000 ²	£147,000 ¹	£208,000 ²	£178,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

Age 50, £250,000 transfer in & £50 / £200 monthly contribution						
At end of year	Total paid in		Before charges are taken	After charges are taken	Before charges are taken	After charges are taken
	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £50 monthly contribution	£250,000 transfer in & £200 monthly contribution	£250,000 transfer in & £200 monthly contribution
1	£250,000	£252,000	£257,000	£255,000	£259,000	£257,000
3	£251,000	£256,000	£274,000	£266,000	£279,000	£271,000
5	£252,000	£261,000	£291,000	£277,000	£300,000	£286,000
10	£255,000	£271,000	£339,000	£307,000	£358,000	£325,000
At Age 67	£258,000	£284,000	£417,000 ²	£352,000 ¹	£451,000 ²	£383,000 ¹
¹ Charges could reduce the annual growth rate from 2.90% to 1.80% which is a reduction in growth of 1.10% a year. ² If no charges were taken, the assumption is that your plan would grow at 2.90% a year.						

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Inflation at 2.0% has been included in the above quoted figures.

Please read:

- This is a generic illustration, not bespoke to your specific circumstances.
- Any figures quoted are not guaranteed and are for information purposes only. The actual value of your benefits at retirement will depend on factors such as how your investments perform, when you choose to draw down and any taxation on funds held within your SIPP.
- Values are not guaranteed, therefore could be lower or higher than the amounts shown.
- Charges may vary in future.
- The FCA guidelines set rates of growth for illustrations at 2%, 5% and 8%. This generic illustration has used the assumption that your funds will grow at a rate of 2.9% per year taking into account inflation assumed to be a rate of 2%.
- Inflation needs to be factored in as this decreases the value of your pension; reducing the overall worth of any savings and investments as well as purchasing power.
- An annual platform fee of 0.25% has been used.
- An ongoing fund charge of 0.75% has been used.
- Assumptions on charges and the way income is taken may differ with other providers.
- Advice has not been provided in regards to your decision of investing your funds in the SIPP.

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