

The following examples illustrate how your pension fund may be affected by commission charges.

Monthly Contributions

Age	Retirement Age	Monthly investment	Fund with commissions charges	Fund without commissions charges	Difference
30	68	£250	£714,000	£814,000	-£100,000
40	67	£250	£294,000	£321,000	-£27,000
50	66	£250	£101,000	£107,000	-£6,000

The above examples are for illustrative purposes only. Personalised illustrations with alternative contributions and/or SRAs are available on request. Past performance does not guarantee future performance. Investment values can go down as well as up.

Assumptions:

Monthly contributions - Fund growth 7%, standard internal fund, contributions are gross, paid to SRA and linked to the National Average Earnings Index.

Single and/or transfer-in contributions - Fund growth 7%, standard internal fund.

*Selected Retirement Age



WEALTH MATTERS

The following examples illustrate how your pension fund may be affected by commission charges.

Single and/or Transfer-in Contributions

Age	SRA	Lump sum or transfer value	Fund at SRA (commissions deducted)	Fund at SRA (commissions not deducted)	Difference
30	68	£ 25,000	£212,000	£284,000	-£72,000
40	67	£ 50,000	£225,000	£282,000	-£57,000
50	66	£100,000	£239,000	£278,000	-£39,000

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Assumptions:

Monthly contributions - Fund growth 7%, standard internal fund, contributions are gross, paid to SRA and linked to the National Average Earnings Index.

Single and/or transfer-in contributions - Fund growth 7%, standard internal fund.

*Selected Retirement Age



WEALTH MATTERS