

Workplace scheme costs and charges illustration

The below illustration is a guide to the future benefits that you might receive from the Pointon York cSIPP - Beaumont Taxation scheme by investing in one of these funds. These figures are not guaranteed and are likely to be different to the amounts shown below, as your actual benefits will depend on a number of factors. This means that the SIPP may pay back less than the amounts paid in. Annual statements are sent to you each year to allow you to keep track of your benefits.

The Pointon York cSIPP - Beaumont Taxation Projected pension pot in today's money						
Years	Commonly used investments		100% invested into one fund			
	Before costs and charges deducted (£)	After costs and charges deducted (£)	Vanguard Lifestrategy 60% Equity Fund D		Vanguard Lifestrategy 60% Equity Fund	
	Before costs and charges deducted (£)	After costs and charges deducted (£)	Before costs and charges deducted (£)	After costs and charges deducted (£)	Before costs and charges deducted (£)	After costs and charges deducted (£)
1	25,660	25,390	25,700	25,400	25,700	25,400
2	26,410	25,780	26,400	25,800	26,400	25,800
3	27,180	26,270	27,200	26,200	27,200	26,200
4	28,040	26,670	28,000	26,700	28,000	26,700
5	28,810	27,160	28,800	27,200	28,800	27,200
6	29,690	27,660	29,700	27,600	29,700	27,600
7	30,570	28,060	30,600	28,100	30,600	28,100
8	31,460	28,560	31,500	28,600	21,500	28,600
9	32,360	29,060	32,400	29,100	32,400	29,100
10	33,350	29,560	33,400	29,600	33,400	29,600
At age 68	75,100	47,770	75,100	47,800	75,100	47,800

Notes and assumptions

- Only those investments already held via True Potential for this scheme (as at 31 December 2024) have been illustrated above. Further funds may be available via your True Potential Platform - please speak to True Potential directly regarding the funds available to you.
- The 'Commonly used investments' column is a composite of all used funds at the scheme level, with amounts allocated to each fund based on usage by the scheme as a whole. These commonly used investments are also shown separately assuming 100% allocation to each fund.
- Illustrations use standard growth rates based on FCA rules and are linked to the investment potential of the assets in your plan. The maximum growth rates allowed, making no allowance for price of inflation, are a lower rate of 2% per year, a middle growth rate of 5% per year, and higher growth rate of 8% per year. If these rates over-state the investment potential, lower rates will be used. This table is designed to show the effect of charges on the build-up of funds, assuming a rate of return after price inflation of 2.9% per year, which is a blended rate of return taking account of the proportion of the fund value assumed to be invested in the various types of assets.
- The above funds are assumed to grow at 5% per year.
- For illustration purposes, the initial starting value has been set at £25,000, which is the minimum entry requirement to establish this cSIPP product.
- No on-going contributions have been assumed as this scheme is deemed as paid-up.
- The illustration has been set to begin from age 30, our Target Market age for the cSIPP product, until age 68 - the national retirement age as outlined in the Pensions Act 2007, from 2044.
- Curtis Banks fees are subject to VAT and assumed to increase in future in line with earnings inflation.
- Investment charges are assumed to be inclusive of VAT and have been calculated as remaining the same throughout the illustration. However, these could potentially increase over the years.
- No adviser charges have been assumed but may be applicable if you have an adviser appointed.

The Pointon York cSIPP - Beaumont Taxation Costs and charges information			
Scheme administration charge (per year)	£123		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
Vanguard Lifestrategy 60% Equity Fund D	0.22%	0.40%	0.62%
Vanguard Lifestrategy 60% Equity Fund	0.22%	0.40%	0.62%

The costs and charges for this scheme are shown in the table above using information available as at 31 December 2024.

These costs and charges are broken down into three categories:

- **Ongoing fund charge** - The ongoing charges figure (OCF) includes management of funds, fund administration, trustee and depositary fees, ensuring accurate fund accounting.
- **Platform charges** - The costs for administering funds and safeguarding assets on the True Potential platform.
- **Scheme administration charge** - The basic annual administration fee for the running of the SIPP. Please note: Additional transactional charges may apply throughout the lifetime of your policy. For example if you choose to crystallise your plan, as this would incur an additional charge of £241.00 + VAT. Please see your Fee Schedule for further information.

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