

## 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 - Hopewiser 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 - Hopewiser Projected pension pot in today's money														
Years	Commonly used investments		100% invested into one fund											
			Sei Gaf Balanced 'Inv' (Gbp) D		True Potential Allianz Growth		True Potential Close Brothers Growth		True Potential Growth-Aligned Cautious		True Potential SEI Cautious		True Potential UBS Aggressive	
	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 (£)	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 (£)	Before costs and charges deducted (£)	After costs and charges deducted (£)
1	37,600	37,050	37,500	36,900	37,700	37,200	37,700	37,200	37,300	37,300	37,700	37,100	37,700	37,300
2	50,620	49,500	50,400	49,200	50,900	49,700	50,900	49,800	50,900	49,900	50,900	49,600	50,900	49,900
3	64,000	62,080	63,700	61,600	64,600	62,500	64,600	62,600	64,600	62,800	64,600	62,300	64,600	62,800
4	77,960	75,020	77,600	74,300	78,700	75,500	78,700	75,800	78,700	76,000	78,700	75,200	78,700	76,000
5	92,200	88,160	91,800	87,300	93,300	88,900	93,300	89,200	93,300	89,600	93,300	88,400	93,300	89,500
6	107,400	101,700	106,000	100,000	108,000	102,000	108,000	103,000	108,000	103,000	108,000	101,000	108,000	103,000
7	122,800	115,600	121,000	114,000	123,000	116,000	123,000	117,000	123,000	117,000	123,000	115,000	123,000	117,000
8	117,900	129,500	137,000	127,000	140,000	130,000	140,000	131,000	140,000	132,000	140,000	129,000	140,000	132,000
9	155,100	144,100	153,000	141,000	156,000	145,000	156,000	146,000	156,000	147,000	156,000	143,000	156,000	146,000
10	172,200	158,800	170,000	155,000	173,000	160,000	173,000	161,000	173,000	162,000	173,000	158,000	173,000	162,000
At age 68	941,000	711,000	926,000	668,000	959,000	724,000	959,000	744,000	959,000	764,000	959,000	698,000	959,000	757,000

## 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.
- Ongoing contributions have been assumed to start at £1,000 per month, and is set to begin from age 30 (our Target Market age for the cSIPP product) to age 68 (the national retirement age from 2044, as outlined in the Pensions Act 2007, from 2044), with assumed earning inflation of 2.5%.
- 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 - Hopewiser 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)
Sei Gaf Balanced 'Inv' (Gbp) D	1.00%	0.40%	1.40%
True Potential Allianz Growth	0.78%	0.40%	1.18%
True Potential Close Brothers Growth	0.66%	0.40%	1.06%
True Potential Growth-Aligned Cautious	0.54%	0.40%	0.94%
True Potential SEI Cautious	0.95%	0.40%	1.35%
True Potential UBS Aggressive	0.58%	0.40%	0.98%

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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