

## 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 - Sussex House Group 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 - Sussex House Group Projected pension pot in today's money														
Years	Commonly used investments		100% invested into one fund											
			Schroder Investment Solutions Co - Schroder Blended Portfolio 7		Schroder Alternative Portfolio		Lazard Global Thematic Focus Fund		HSBC Index Tracker Investment Funds - FTSE All-Share Index Fund		Royal London International Government Bond Fund		Fidelity Investment Funds ICVC - Global Dividend 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 (£)	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	37,737	37,441	37,800	37,300	37,800	37,300	37,800	37,300	37,800	37,300	37,800	37,400	37,800	37,300
2	50,968	50,235	51,000	49,900	51,000	49,800	51,000	50,000	51,000	49,900	51,000	50,200	51,000	49,800
3	64,675	63,352	64,700	62,800	64,700	62,600	64,700	62,900	64,700	62,700	64,700	63,300	64,700	62,600
4	78,813	76,854	78,900	75,900	78,900	75,600	78,900	76,000	78,900	75,800	78,900	76,600	78,900	75,700
5	93,411	90,475	93,500	89,200	93,500	88,800	93,500	89,400	93,500	89,100	93,500	90,300	93,500	88,900
6	108,528	104,568	108,000	102,000	108,000	102,000	108,000	103,000	108,000	102,000	108,000	104,000	108,000	102,000
7	124,030	119,064	124,000	116,000	124,000	116,000	124,000	117,000	124,000	116,000	124,000	118,000	124,000	116,000
8	140,230	133,746	140,000	130,000	140,000	130,000	140,000	131,000	140,000	130,000	140,000	133,000	140,000	130,000
9	156,940	148,922	157,000	145,000	157,000	144,000	157,000	145,000	157,000	144,000	157,000	148,000	157,000	144,000
10	174,060	164,360	174,000	159,000	174,000	158,000	174,000	160,000	174,000	159,000	174,000	163,000	174,000	158,000
At age 68	962,340	781,310	964,000	697,000	964,000	679,000	964,000	707,000	964,000	689,000	964,000	752,000	964,000	682,000

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The Pointon York cSIPP - Sussex House Group  
Projected pension pot in today's money

Years	100% invested into one fund													
	Perpetual Investment Services Europe ICAV - JOHCM Continental European Fund		Fidelity Investment Funds ICVC - Index World Fund		Artemis US Select Fund		Neuberger Berman US Large Cap Value Fund		IFSL Evenlode Income		Atlantic Lithium Ltd		HSBC Index Tracker Investment Funds - American Index 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 (£)	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	37,800	37,300	37,800	37,500	37,800	37,300	37,800	37,300	37,800	37,200	37,800	37,400	37,800	37,500
2	51,000	50,000	51,000	50,300	51,000	49,800	51,000	49,900	51,000	49,700	51,000	50,000	51,000	50,400
3	64,700	62,900	64,700	63,500	64,700	62,500	64,700	62,700	64,700	62,500	64,700	62,900	64,700	63,600
4	78,900	76,000	78,900	77,000	78,900	75,400	78,900	75,700	78,900	75,400	78,900	76,100	78,900	77,200
5	93,500	89,400	93,500	90,800	93,500	88,600	93,500	89,000	93,500	88,500	93,500	89,500	93,500	91,100
6	108,000	103,000	108,000	104,000	108,000	102,000	108,000	102,000	108,000	101,000	108,000	103,000	108,000	105,000
7	124,000	117,000	124,000	119,000	124,000	115,000	124,000	116,000	124,000	115,000	124,000	117,000	124,000	120,000
8	140,000	131,000	140,000	134,000	140,000	129,000	140,000	130,000	140,000	129,000	140,000	131,000	140,000	134,000
9	157,000	145,000	157,000	149,000	157,000	143,000	157,000	144,000	157,000	143,000	157,000	146,000	157,000	150,000
10	174,000	160,000	174,000	165,000	174,000	157,000	174,000	159,000	174,000	157,000	174,000	160,000	174,000	166,000
At age 68	964,000	706,000	964,000	782,000	964,000	667,000	964,000	688,000	964,000	663,000	964,000	713,000	964,000	799,000

Please note that this table continues onto the next page.

The Pointon York cSIPP - Sussex House Group  
Projected pension pot in today's money

Years	100% invested into one fund													
	MI Quilter Cheviot North American Equity Fund		WS Morant Wright Nippon Yield Fund		Polar Capital Funds PLC - Emerging Market Stars Fund		Artemis Investment Funds ICVC - Artemis SmartGARP Global Emerging Markets Equity		Vanguard Emerging Markets Stock Index Fund/Ireland		JPMorgan Fund ICVC - Japan Fund		Schroder Global Cities Real Estate	
	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	37,800	37,500	37,800	37,200	37,800	37,300	37,800	37,300	37,800	37,500	37,800	37,300	37,800	37,200
2	51,000	50,400	51,000	49,500	51,000	49,900	51,000	49,900	51,000	50,300	51,000	49,800	51,000	49,700
3	64,700	63,500	64,700	62,100	64,700	62,700	64,700	62,700	64,700	63,400	64,700	62,600	64,700	62,400
4	78,900	77,000	78,900	74,800	78,900	75,700	78,900	75,700	78,900	76,800	78,900	75,500	78,900	75,300
5	93,500	90,900	93,500	87,700	93,500	89,000	93,500	89,000	93,500	90,500	93,500	88,700	93,500	88,500
6	108,000	105,000	108,000	100,000	108,000	102,000	108,000	102,000	108,000	104,000	108,000	102,000	108,000	101,000
7	124,000	119,000	124,000	114,000	124,000	116,000	124,000	116,000	124,000	118,000	124,000	115,000	124,000	115,000
8	140,000	134,000	140,000	127,000	140,000	130,000	140,000	130,000	140,000	133,000	140,000	129,000	140,000	129,000
9	157,000	149,000	157,000	141,000	157,000	144,000	157,000	144,000	157,000	148,000	157,000	143,000	157,000	143,000
10	174,000	165,000	174,000	154,000	174,000	159,000	174,000	159,000	174,000	163,000	174,000	158,000	174,000	157,000
At age 68	964,000	785,000	964,000	625,000	964,000	686,000	964,000	688,000	964,000	763,000	964,000	673,000	964,000	660,000

Please note that this table continues onto the next page.

The Pointon York cSIPP - Sussex House Group  
Projected pension pot in today's money

Years	100% invested into one fund													
	Fidelity Investment Funds - Index Europe ex UK Fund		RGI UK Listed Smaller Companies Fund		Fidelity Investment Funds IX - Fidelity Emerging Markets Fund		iShares Environment & Low Carbon Tilt Real Estate Index Fund UK		Fidelity Investment Funds - Index Japan Fund		EdenTree Responsible and Sustainable Short Dated Bond Fund		JPMorgan Fund ICVC - US Select 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 (£)	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	37,800	37,500	37,800	37,300	37,800	37,300	37,800	37,500	37,800	37,500	37,800	37,400	37,800	37,300
2	51,000	50,400	51,000	50,000	51,000	49,900	51,000	50,300	51,000	50,400	51,000	50,100	51,000	49,800
3	64,700	63,500	64,700	62,800	64,700	62,800	64,700	63,400	64,700	63,500	64,700	63,100	64,700	62,600
4	78,900	77,000	78,900	76,000	78,900	75,900	78,900	76,900	78,900	77,000	78,900	76,400	78,900	75,500
5	93,500	90,900	93,500	89,400	93,500	89,200	93,500	90,600	93,500	90,900	93,500	90,000	93,500	88,700
6	108,000	105,000	108,000	103,000	108,000	102,000	108,000	104,000	108,000	105,000	108,000	103,000	108,000	102,000
7	124,000	119,000	124,000	116,000	124,000	116,000	124,000	119,000	124,000	119,000	124,000	118,000	124,000	115,000
8	140,000	134,000	140,000	131,000	140,000	130,000	140,000	133,000	140,000	134,000	140,000	132,000	140,000	129,000
9	157,000	149,000	157,000	145,000	157,000	145,000	157,000	149,000	157,000	149,000	157,000	147,000	157,000	143,000
10	174,000	165,000	174,000	160,000	174,000	159,000	174,000	164,000	174,000	165,000	174,000	162,000	174,000	158,000
At age 68	964,000	785,000	964,000	704,000	964,000	697,000	964,000	772,000	964,000	785,000	964,000	737,000	964,000	673,000

Please note that this table continues onto the next page.

The Pointon York cSIPP - Sussex House Group  
Projected pension pot in today's money

Years	100% invested into one fund													
	Royal London Sustainable Leaders Trust		Ninety One Funds Series ii - American Franchise Fund		SVS AllianceBernstein Sustainable US Equity Fund		Fisher Investments Institutional US Small and Mid-Cap Core Equity Fund		WS Gresham House UK Multi Cap Income Fund		SGAF Core Fund		Royal London Diversified Asset-Backed Securities 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 (£)	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	37,800	37,400	37,800	37,200	37,800	37,300	37,800	37,200	37,800	37,300	37,800	37,200	37,800	37,400
2	51,000	50,100	51,000	49,600	51,000	50,000	51,000	49,600	51,000	49,800	51,000	49,600	51,000	50,100
3	64,700	63,100	64,700	62,100	64,700	62,800	64,700	62,200	64,700	62,600	64,700	62,300	64,700	63,100
4	78,900	76,400	78,900	74,900	78,900	76,000	78,900	74,900	78,900	75,500	78,900	75,100	78,900	76,300
5	93,500	90,000	93,500	87,800	93,500	89,400	93,500	87,900	93,500	88,800	93,500	88,100	93,500	89,900
6	108,000	103,000	108,000	100,000	108,000	103,000	108,000	101,000	108,000	102,000	108,000	101,000	108,000	103,000
7	124,000	118,000	124,000	114,000	124,000	116,000	124,000	114,000	124,000	115,000	124,000	114,000	124,000	117,000
8	140,000	132,000	140,000	127,000	140,000	131,000	140,000	127,000	140,000	129,000	140,000	128,000	140,000	132,000
9	157,000	147,000	157,000	141,000	157,000	145,000	157,000	141,000	157,000	143,000	157,000	142,000	157,000	146,000
10	174,000	162,000	174,000	155,000	174,000	160,000	174,000	155,000	174,000	158,000	174,000	156,000	174,000	161,000
At age 68	964,000	738,000	964,000	630,000	964,000	704,000	964,000	633,000	964,000	674,000	964,000	644,000	964,000	730,000

Please note that this table continues onto the next page.

The Pointon York cSIPP - Sussex House Group  
Projected pension pot in today's money

Years	100% invested into one fund													
	Premier Miton European Opportunities Fund		abrdn OEIC I - abrdn Sterling Money Market Fund		MI TwentyFour Investment Funds - Dynamic Bond Fund		Schroder Strategic Credit Fund		Vontobel Fund - TwentyFour Absolute Return Credit Fund		UBS Investment Funds ICVC - S&P 500 Index Fund		BNY Mellon Investment Funds - BNY Mellon Global Emerging Markets 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 (£)	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	37,800	37,300	37,800	37,500	37,800	37,300	37,800	37,300	37,800	37,400	37,800	37,500	37,800	37,200
2	51,000	50,000	51,000	50,300	51,000	49,800	51,000	49,800	51,000	50,100	51,000	50,400	51,000	49,600
3	64,700	62,900	64,700	63,500	64,700	62,600	64,700	62,600	64,700	63,100	64,700	63,500	64,700	62,200
4	78,900	76,000	78,900	76,900	78,900	75,600	78,900	75,600	78,900	76,400	78,900	77,100	78,900	75,000
5	93,500	89,400	93,500	90,700	93,500	88,800	93,500	88,800	93,500	90,000	93,500	90,900	93,500	88,000
6	108,000	103,000	108,000	104,000	108,000	102,000	108,000	102,000	108,000	103,000	108,000	105,000	108,000	101,000
7	124,000	117,000	124,000	119,000	124,000	115,000	124,000	116,000	124,000	118,000	124,000	119,000	124,000	114,000
8	140,000	131,000	140,000	134,000	140,000	129,000	140,000	130,000	140,000	132,000	140,000	134,000	140,000	128,000
9	157,000	145,000	157,000	149,000	157,000	144,000	157,000	144,000	157,000	147,000	157,000	149,000	157,000	141,000
10	174,000	160,000	174,000	164,000	174,000	158,000	174,000	158,000	174,000	162,000	174,000	165,000	174,000	155,000
At age 68	964,000	707,000	964,000	777,000	964,000	676,000	964,000	679,000	964,000	737,000	964,000	787,000	964,000	638,000

Please note that this table continues onto the next page.

The Pointon York cSIPP - Sussex House Group  
 Projected pension pot in today's money

Years	100% invested into one fund					
	MI Quilter Cheviot Asian & Emerging Markets Equity Fund		AXA Framlington American Growth Fund		Schroder Global Sustainable Value 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	37,800	37,500	37,800	37,000	37,800	37,400
2	51,000	50,400	51,000	49,200	51,000	50,100
3	64,700	63,500	64,700	61,500	64,700	63,000
4	78,900	77,000	78,900	74,000	78,900	76,200
5	93,500	90,900	93,500	86,500	93,500	89,700
6	108,000	105,000	108,000	99,200	108,000	103,000
7	124,000	119,000	124,000	112,000	124,000	117,000
8	140,000	134,000	140,000	124,000	140,000	131,000
9	157,000	149,000	157,000	138,000	157,000	146,000
10	174,000	165,000	174,000	151,000	174,000	161,000
At age 68	964,000	785,000	964,000	575,000	964,000	723,000

## Notes and assumptions

- Only those investments currently invested in via Fusion Wealth for this scheme, as at December 2024, have been illustrated above. Further funds may be available via your Fusion Wealth Platform - please speak to Fusion Wealth 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 - Sussex House Group  
Costs and charges information**

Scheme administration charge (per year)	0.48%		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
Schroder Investment Solutions Co - Schroder Blended Portfolio	0.65%	0.24%	0.89%
Schroder Alternative Portfolio	0.77%	0.24%	1.01%
Lazard Global Thematic Focus Fund	0.58%	0.24%	0.82%
HSBC Index Tracker Investment Funds - FTSE All-Share Index Fund	0.70%	0.24%	0.94%
Royal London International Government Bond Fund	0.30%	0.24%	0.54%
Fidelity Investment Funds ICVC - Global Dividend Fund	0.75%	0.24%	0.99%
Perpetual Investment Services Europe ICAV - JOHCM Continental European Fund	0.59%	0.24%	0.83%
Fidelity Investment Funds ICVC - Index World Fund	0.12%	0.24%	0.36%
Artemis US Select Fund	0.85%	0.24%	1.09%
Neuberger Berman US Large Cap Value Fund	0.71%	0.24%	0.95%
IFSL Evenlode Income	0.88%	0.24%	1.12%
Atlantic Lithium Ltd	0.54%	0.24%	0.78%
HSBC Index Tracker Investment Funds - American Index Fund	0.02%	0.24%	0.26%
MI Quilter Cheviot North American Equity Fund	0.10%	0.24%	0.34%
WS Morant Wright Nippon Yield Fund	1.16%	0.24%	1.40%
Polar Capital Funds PLC - Emerging Market Stars Fund	0.72%	0.24%	0.96%
Artemis Investment Funds ICVC - Artemis SmartGARP Global Emerging Markets Equity	0.71%	0.24%	0.95%
Vanguard Emerging Markets Stock Index Fund/Ireland	0.23%	0.24%	0.47%

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**The Pointon York cSIPP - Sussex House Group  
Costs and charges information**

Scheme administration charge (per year)	0.48%		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
JPMorgan Fund ICVC - Japan Fund	0.81%	0.24%	1.05%
Schroder Global Cities Real Estate	0.90%	0.24%	1.14%
Fidelity Investment Funds - Index Europe ex UK Fund	0.10%	0.24%	0.34%
RGI UK Listed Smaller Companies Fund	0.60%	0.24%	0.84%
Fidelity Investment Funds IX - Fidelity Emerging Markets Fund	0.65%	0.24%	0.89%
iShares Environment & Low Carbon Tilt Real Estate Index Fund UK	0.18%	0.24%	0.42%
Fidelity Investment Funds - Index Japan Fund	0.10%	0.24%	0.34%
EdenTree Responsible and Sustainable Short Dated Bond Fund	0.39%	0.24%	0.63%
JPMorgan Fund ICVC - US Select Fund	0.81%	0.24%	1.05%
Royal London Sustainable Leaders Trust	0.38%	0.24%	0.62%
Ninety One Funds Series ii - American Franchise Fund	1.12%	0.24%	1.36%
SVS AllianceBernstein Sustainable US Equity Fund	0.60%	0.24%	0.84%
Fisher Investments Institutional US Small and Mid-Cap Core Equity Fund	1.10%	0.24%	1.34%
WS Gresham House UK Multi Cap Income Fund	0.80%	0.24%	1.04%
SGAF Core Fund	1.02%	0.24%	1.26%
Royal London Diversified Asset-Backed Securities Fund	0.43%	0.24%	0.67%
Premier Miton European Opportunities Fund	0.58%	0.24%	0.82%
abrdn OEIC I - abrdn Sterling Money Market Fund	0.15%	0.24%	0.39%
MI TwentyFour Investment Funds - Dynamic Bond Fund	0.79%	0.24%	1.03%

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**The Pointon York cSIPP - Sussex House Group  
Costs and charges information**

Scheme administration charge (per year)	<b>0.48%</b>		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
Schroder Strategic Credit Fund	0.77%	0.24%	1.01%
Vontobel Fund - TwentyFour Absolute Return Credit Fund	0.39%	0.24%	0.63%
UBS Investment Funds ICVC - S&P 500 Index Fund	0.09%	0.24%	0.33%
BNY Mellon Investment Funds - BNY Mellon Global Emerging Markets Fund	1.06%	0.24%	1.30%
MI Quilter Cheviot Asian & Emerging Markets Equity Fund	0.10%	0.24%	0.34%
AXA Framlington American Growth Fund	1.56%	0.24%	1.80%
Schroder Global Sustainable Value Equity Fund	0.48%	0.24%	0.72%

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 Fusion Wealth platform. Please note: The Platform charge noted above is an average charge based on what each member of this scheme is currently charged. The specific charge applied to your portfolio may vary.
- **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 £154 + VAT. The scheme administration charge noted above is an average charge based on what each member of this scheme is currently charged. The specific charge applied to your scheme may vary. Please see your Fee Schedule for further information.

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