

## 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 - WTB 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 - WTB Projected pension pot in today's money														
Years	Commonly used investments		100% invested into one fund											
			Cfp Castlefield Fd Cfp Cstlflld Thghtfl Uk Opps		Sarasin Funds Icvc Sarasin Resp Gbl Eqty P Dis0.96		Cfp Castlefield Fd Cfp Cstlflld Thghtfl Uk Smllr		Cfp Castlefield Fd Cfp Cstlflld Thghtfl Eurpn G		First Sentier Inv Stwrt In Wldwide All Cap B		Liontrust Sus Fut Liontst Sust Futr Gbl Gth 2	
	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	25,708	25,270	25,700	25,200	25,700	25,200	25,700	25,200	25,700	25,200	25,700	25,300	25,700	25,200
2	26,447	25,563	26,400	25,500	26,400	25,500	26,400	25,500	26,400	25,500	26,400	25,600	26,400	25,500
3	27,222	25,852	27,200	25,800	27,200	25,800	27,200	25,800	27,200	25,700	27,200	26,000	27,200	25,800
4	28,044	26,183	28,000	26,000	28,000	26,000	28,000	26,000	28,000	26,000	28,000	26,300	28,000	26,100
5	28,839	26,484	28,800	26,300	28,800	26,300	28,800	26,300	28,800	26,200	28,800	26,700	28,800	26,500
6	29,710	26,822	29,700	26,600	29,700	26,600	29,700	26,900	29,700	26,500	29,700	27,000	29,700	26,800
7	30,569	27,149	30,600	26,900	30,600	26,900	30,600	26,900	30,600	26,700	30,600	27,400	30,600	27,100
8	31,457	27,466	31,500	27,200	31,500	27,100	31,500	27,200	31,500	27,000	31,500	27,700	31,500	27,400
9	32,351	27,795	32,400	27,500	32,400	27,400	32,400	27,500	32,400	27,300	32,400	28,100	32,400	27,700
10	33,270	28,126	33,400	27,700	33,400	27,700	33,400	27,800	33,400	27,500	33,400	28,500	33,400	28,000
At age 68	75,042	39,003	75,100	36,900	75,100	36,800	75,100	37,100	75,100	35,800	75,100	41,000	75,100	38,500

The Pointon York cSIPP - WTB  
Projected pension pot in today's money

Years	100% invested into one fund													
	Wellington Mgt Fds Wlngthn Gbl Impact Bd Gbp S		Capital For Collea Ord Gbp0.4		Ishares li Plc Core Uk Glts Ucits Etf Gbp		Dws Deutsche Gbl L Dt Mgd Stg Resd		Royal London Bond RI Ethical Bond Z Gbp Dis		Rathbone Unit Tst Rathbone Ethical Bond I Dis		Rcb Bonds Plc 4.25% Snr 30/03/2028 Gbp100	
	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	25,700	25,400	25,700	25,400	25,700	25,400	25,700	25,400	25,700	25,400	25,700	25,300	25,700	25,300
2	26,400	25,800	26,400	25,800	26,400	25,900	26,400	25,900	26,400	25,800	26,400	25,600	26,400	25,700
3	27,200	26,200	27,200	26,300	27,200	26,500	27,200	26,400	27,200	26,200	27,200	26,000	27,200	26,100
4	28,000	26,600	28,000	26,700	28,000	27,000	28,000	26,900	28,000	26,600	28,000	26,400	28,000	26,500
5	28,800	27,100	28,800	27,200	28,800	27,500	28,800	27,400	28,800	27,100	28,800	26,700	28,800	26,900
6	29,700	27,500	29,700	27,700	29,700	28,100	29,700	27,900	29,700	27,500	29,700	27,100	29,700	27,300
7	30,600	28,000	30,600	28,100	30,600	28,600	30,600	28,500	30,600	28,000	30,600	27,500	30,600	27,700
8	31,500	28,400	31,500	28,600	31,500	29,200	31,500	29,000	31,500	28,400	31,500	27,800	31,500	28,100
9	32,400	28,900	32,400	29,100	32,400	29,800	32,400	29,600	32,400	28,900	32,400	28,200	32,400	28,500
10	33,400	29,400	33,400	29,600	33,400	30,400	33,400	30,100	33,400	29,400	33,400	28,600	33,400	28,900
At age 68	75,100	46,500	75,100	48,200	75,100	53,300	75,100	51,500	75,100	46,500	75,100	41,900	75,100	43,800

The Pointon York cSIPP - WTB  
 Projected pension pot in today's money

Years	100% invested into one fund											
	Rcb Bonds Plc 4.5% Snr 20/06/28 Gbp100'8'		Cfp Castlefield Fd Cfp Castlefield Real Rtn Gn		Rcb Bonds Plc 4% Snr Mtn 31/10/27 Gbp100		Rcb Bonds Plc 4.25% Snr 06/07/2028 Gbp100		First Sentier Inv Responsible Listed Infrastr		Fp Foresight Oeic Fp Frsght Gbl Real Infrs A	
	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	25,700	25,300	25,700	25,100	25,700	25,300	25,700	25,300	25,700	25,300	25,700	25,200
2	26,400	25,700	26,400	25,300	26,400	25,700	26,400	25,700	26,400	25,600	26,400	25,500
3	27,200	26,100	27,200	25,500	27,200	26,100	27,200	26,100	27,200	26,000	27,200	25,800
4	28,000	26,500	28,000	25,700	28,000	26,500	28,000	26,500	28,000	26,300	28,000	26,100
5	28,800	26,900	28,800	25,900	28,800	26,900	28,800	26,900	28,800	26,700	28,800	26,500
6	29,700	27,300	29,700	26,100	29,700	27,300	29,700	27,300	29,700	27,000	29,700	26,800
7	30,600	27,700	30,600	26,300	30,600	27,700	30,600	27,700	30,600	27,400	30,600	27,100
8	31,500	28,100	31,500	26,500	31,500	28,100	31,500	28,100	31,500	27,700	31,500	27,400
9	32,400	28,500	32,400	26,600	32,400	28,500	32,400	28,500	32,400	28,100	32,400	27,700
10	33,400	28,900	33,400	26,800	33,400	28,900	33,400	28,900	33,400	28,500	33,400	28,000
At age 68	75,100	43,800	75,100	32,200	75,100	43,800	75,100	43,800	75,100	41,000	75,100	38,500

## Notes and assumptions

- Only those investments currently invested in via The Castlefield Progressive Pension Portfolio scheme, as at December 2024, have been illustrated above. Further funds may be available via your individual Castlefield pension pot - please speak to Castlefield 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 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 - WTB  
Costs and charges information

Scheme administration charge (per year)	£92		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
Cfp Castlefield Fd Cfp Cstfld Thghtfl Uk Opps	0.95%	0.43%	1.38%
Sarasin Funds Icvc Sarasin Resp Gbl Eqty P Dis0.96	0.96%	0.43%	1.39%
Cfp Castlefield Fd Cfp Cstfld Thghtfl Uk Smr	0.94%	0.43%	1.37%
Cfp Castlefield Fd Cfp Cstfld Thghtfl Eurpn G	1.02%	0.43%	1.45%
First Sentier Inv Stwrt In Wldwide All Cap B	0.70%	0.43%	1.13%
Liontrust Sus Fut Liontst Sust Futr Gbl Gth 2	0.85%	0.43%	1.28%
Wellington Mgt Fds Wlngtn Gbl Impact Bd Gbp S	0.40%	0.43%	0.83%
Capital For Collea Ord Gbp0.4	0.31%	0.43%	0.74%
Ishares Ii Plc Core Uk Glts Ucits Etf Gbp	0.07%	0.43%	0.50%
Dws Deutsche Gbl L Dt Mgd Stg Resd	0.15%	0.43%	0.58%
Royal London Bond Rl Ethical Bond Z Gbp Dis	0.40%	0.43%	0.83%
Rathbone Unit Tst Rathbone Ethical Bond I Dis	0.65%	0.43%	1.08%
Rcb Bonds Plc 4.25% Snr 30/03/2028 Gbp100	0.54%	0.43%	0.97%
Rcb Bonds Plc 4.5% Snr 20/06/28 Gbp100'8'	0.54%	0.43%	0.97%
Cfp Castlefield Fd Cfp Castlefield Real Rtn Gn	1.27%	0.43%	1.70%
Rcb Bonds Plc 4% Snr Mtn 31/10/27 Gbp100	0.54%	0.43%	0.97%
Rcb Bonds Plc 4.25% Snr 06/07/2028 Gbp100	0.54%	0.43%	0.97%
First Sentier Inv Responsible Listed Infrastr	0.70%	0.43%	1.13%
Fp Foresight Oeic Fp Frsght Gbl Real Infrs A	0.85%	0.43%	1.28%

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 Castlefield platform. Please note: The platform charge illustrated above is the average charge from across the 10 different profile pots. Charges may vary depending on which profile pot you're invested in.
- **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 £129 + VAT. Please see your Fee Schedule for further information.

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