

## 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 - William Strike scheme by investing in one of the below pooled investment accounts. 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 - William Strike 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 (£)	100251 (Quilter Cheviot Balanced Strategy)		100252 (Quilter Cheviot Balanced Strategy)		100253 (Quilter Cheviot Growth Strategy)	
	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	37,760	37,510	37,800	37,500	37,800	37,600	37,800	37,500
2	50,980	50,520	51,000	50,400	51,000	50,500	51,000	50,400
3	64,680	63,770	64,700	63,600	64,700	63,800	64,700	63,500
4	78,800	77,400	78,900	77,100	78,900	77,500	78,900	77,100
5	93,400	91,500	93,500	91,000	93,500	91,600	93,500	90,900
6	108,500	105,800	108,000	105,000	108,000	106,000	108,000	105,000
7	124,200	120,600	124,000	119,000	124,000	120,000	124,000	119,000
8	140,400	135,900	140,000	134,000	140,000	136,000	140,000	134,000
9	156,500	151,400	157,000	150,000	157,000	151,000	157,000	149,000
10	173,600	166,800	174,000	165,000	174,000	167,000	174,000	165,000
At age 68	963,000	830,000	964,000	796,000	964,000	830,000	964,000	792,000

## Notes and assumptions

- Only those pooled investment accounts already held via Quilter Cheviot for this scheme (as at 31 December 2024) have been illustrated above. Please speak to Quilter Cheviot directly regarding these pooled accounts.
- The 'Commonly used investments' column is a composite of the pooled investment accounts, 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 pooled investment account.
- 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 pooled investment accounts 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 - William Strike Costs and charges information			
Scheme administration charge (per year)	0.25%		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
100251 (Quilter Cheviot Balanced Strategy)	0.10%	0.45%	0.55%
100252 (Quilter Cheviot Balanced Strategy)	0.06%	0.30%	0.36%
100253 (Quilter Cheviot Growth Strategy)	0.12%	0.45%	0.57%

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 Quilter Cheviot 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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