

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 - Neptune 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 - Neptune 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 (£)	Liontrust Russia C Acc GBP	After costs and charges deducted (£)	Liontrust Gbl Inv C Acc GBP	After costs and charges deducted (£)	Liontrust EurpnDynmc I I	After costs and charges deducted (£)	Liontrust Jap Eq C Hgd Acc GBP	After costs and charges deducted (£)	Liontrust US Opps C Acc GBP	After costs and charges deducted (£)
1	37,707	37,080	37,800	37,100	37,800	37,100	37,800	37,100	37,800	37,100	37,800	37,100
2	50,990	49,410	51,000	49,500	51,000	49,500	51,000	49,500	51,000	49,500	51,000	49,500
3	64,650	62,160	64,700	62,200	64,700	62,300	64,700	62,300	64,700	62,300	64,700	62,300
4	78,840	75,100	78,900	75,200	78,900	75,300	78,900	75,300	78,900	75,300	78,900	75,300
5	93,320	88,440	93,500	88,500	93,500	88,700	93,500	88,700	93,500	88,700	93,500	88,700
6	108,570	102,200	108,000	102,000	108,000	102,000	108,000	102,000	108,000	102,000	108,000	102,000
7	124,190	116,180	124,000	116,000	124,000	116,000	124,000	116,000	124,000	116,000	124,000	116,000
8	140,220	130,430	140,000	130,000	140,000	130,000	140,000	130,000	140,000	130,000	140,000	130,000
9	157,020	145,190	157,000	144,000	157,000	145,000	157,000	145,000	157,000	145,000	157,000	145,000
10	174,280	160,160	174,000	159,000	174,000	160,000	174,000	160,000	174,000	160,000	174,000	160,000
At age 68	962,300	756,300	964,000	750,000	964,000	762,000	964,000	765,000	964,000	762,000	964,000	762,000

Please note that this table continues onto the next page.

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

Years	100% invested into one fund											
	Liontrust UK Growth I Inc		Liontrust Global Dividend C Acc GBP		Liontrust Emrg Mkts C Acc GBP		Liontrust Latin America C Acc GBP		Liontrust Asset Mgmt PLC Ord1P		Liontrust India C Acc GBP	
	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	37,100	37,800	37,100	37,800	37,100	37,800	37,100	37,800	37,100	37,800	37,100
2	51,000	49,600	51,000	49,500	51,000	49,500	51,000	49,500	51,000	49,500	51,000	49,500
3	64,700	62,300	64,700	62,300	64,700	62,200	64,700	62,200	64,700	62,300	64,700	62,200
4	78,900	75,400	78,900	75,300	78,900	75,300	78,900	75,300	78,900	75,400	78,900	75,300
5	93,500	88,800	93,500	88,700	93,500	88,600	93,500	88,600	93,500	88,800	93,500	88,600
6	108,000	102,000	108,000	102,000	108,000	102,000	108,000	102,000	108,000	102,000	108,000	102,000
7	124,000	116,000	124,000	116,000	124,000	116,000	124,000	116,000	124,000	116,000	124,000	116,000
8	140,000	131,000	140,000	130,000	140,000	130,000	140,000	130,000	140,000	131,000	140,000	130,000
9	157,000	145,000	157,000	145,000	157,000	145,000	157,000	145,000	157,000	145,000	157,000	145,000
10	174,000	161,000	174,000	160,000	174,000	160,000	174,000	160,000	174,000	160,000	174,000	160,000
At age 68	964,000	771,000	964,000	762,000	964,000	759,000	964,000	759,000	964,000	767,000	964,000	759,000

Notes and assumptions

- Only the LionTrust funds currently held directly by a majority of members (more than 80%) within this scheme, as at December 2024, have been illustrated above. Alternative investments are available to you through this scheme - please speak to your employer regarding the options available to you.
- The 'Commonly used investments' column is a composite of the LionTrust 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 - Neptune Costs and charges information			
Scheme administration charge (per year)	£327		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
Liontrust Russia C Acc GBP	0.94%	0.00%	0.94%
Liontrust Gbl Inv C Acc GBP	0.87%	0.00%	0.87%
Liontrust EurpnDynmc I I	0.85%	0.00%	0.85%
Liontrust Jap Eq C Hgd Acc GBP	0.87%	0.00%	0.87%
Liontrust US Opps C Acc GBP	0.87%	0.00%	0.87%
Liontrust UK Growth I Inc	0.82%	0.00%	0.82%
Liontrust Global Dividend C Acc GBP	0.87%	0.00%	0.87%
Liontrust Emrg Mrkts C Acc GBP	0.89%	0.00%	0.89%
Liontrust Latin America C Acc GBP	0.89%	0.00%	0.89%
Liontrust Asset Mgmt PLC Ord1P	0.84%	0.00%	0.84%
Liontrust India C Acc GBP	0.89%	0.00%	0.89%

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 £327 + VAT. Please see your Fee Schedule for further information.

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