

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 - Property Jungle 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 - Property Jungle 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 (£)	True Potential SEI Balanced Accumulation		SEI GAF Balanced 'Inv' (GBP) D		7IM AAP Moderately Cautious Fund C Accumulation		7IM AAP Balanced C Accumulation	
	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	37,734	37,178	37,800	37,200	37,800	37,200	37,800	37,300	37,800	37,300
2	50,949	49,764	51,000	49,600	51,000	49,600	51,000	49,900	51,000	49,900
3	64,608	62,563	64,700	62,300	64,700	62,300	64,700	62,700	64,700	62,800
4	78,801	75,684	78,900	75,300	78,900	75,200	78,900	75,900	78,900	75,900
5	93,429	89,128	93,500	88,500	93,500	88,400	93,500	89,400	93,500	89,400
6	108,580	102,890	108,000	102,000	108,000	101,000	108,000	103,000	108,000	103,000
7	124,180	116,870	124,000	115,000	124,000	115,000	124,000	117,000	124,000	117,000
8	140,110	131,180	140,000	129,000	140,000	129,000	140,000	131,000	140,000	131,000
9	146,680	145,210	157,000	144,000	157,000	143,000	157,000	146,000	157,000	146,000
10	174,230	160,250	174,000	158,000	174,000	158,000	174,000	161,000	174,000	161,000
At age 68	963,550	736,720	964,000	700,000	964,000	694,000	964,000	746,000	964,000	748,000

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 - Property Jungle 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)
True Potential SEI Balanced Accumulation	0.96%	0.40%	1.36%
SEI GAF Balanced 'Inv' (GBP) D	1.00%	0.40%	1.40%
7IM AAP Moderately Cautious Fund C Accumulation	0.67%	0.40%	1.07%
7IM AAP Balanced C Accumulation	0.66%	0.40%	1.06%

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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