

## 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 - Royal Bank of Canada 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 - Royal Bank of Canada 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 (£)	EUROPEAN INVESTMENT BANK 0% SNR NTS 07/12/2028 DUAL CURR		BLACKROCK INV MNGT AUSTRALIA LTD ISHARES CORE COMPOSITE BOND ETF		UNILEVER PLC ORD GBP0.031111		LLOYDS BANKING GROUP ORD GBP0.1	
	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	25,690	25,260	25,700	25,300	25,700	25,300	25,700	25,200	25,700	25,200
2	26,450	25,590	26,400	25,700	26,400	25,700	26,400	25,400	26,400	25,400
3	27,230	25,900	27,200	26,100	27,200	26,000	27,200	25,600	27,200	25,600
4	28,020	26,230	28,000	26,500	28,000	26,400	28,000	25,800	28,000	25,800
5	28,860	26,540	28,800	26,900	28,800	26,800	28,800	26,100	28,800	26,100
6	29,700	26,910	29,700	27,300	29,700	27,200	29,700	26,300	29,700	26,300
7	30,580	27,220	30,600	27,700	30,600	27,500	30,600	26,500	30,600	26,500
8	31,480	27,580	31,500	28,200	31,500	27,900	31,500	26,700	31,500	26,700
9	32,410	27,910	32,400	28,600	32,400	28,300	32,400	26,900	32,400	26,900
10	33,370	28,270	33,400	29,000	33,400	28,700	33,400	27,200	33,400	27,200
At age 68	75,030	39,730	75,200	44,600	75,200	42,500	75,200	32,900	75,200	32,900

Please note that this table continues onto the next page.

The Pointon York cSIPP - Royal Bank of Canada  
Projected pension pot in today's money

Years	100% invested into one fund									
	ROYAL LONDON BOND FUNDS ICVC ROYAL LONDON SHORT TERM MONEY MKT Y ACC		RIT CAPITAL PARTNERS PLC ORD GBP1		361-363 SMITHDOWN ROAD LIVERPOOL		EUPHRATES IRAQ FUND CLASS A MASTER SERIES		VANGUARD INTL EQUITY INDEX FUND INC FTSE EMERGING MARKETS ETF	
	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
2	26,400	25,700	26,400	25,300	26,400	25,700	26,400	25,700	26,400	25,600
3	27,200	26,000	27,200	25,500	27,200	26,100	27,200	26,100	27,200	25,900
4	28,000	26,400	28,000	25,700	28,000	26,500	28,000	26,500	28,000	26,300
5	28,800	26,800	28,800	25,900	28,800	26,900	28,800	26,900	28,800	26,600
6	29,700	27,200	29,700	26,100	29,700	27,300	29,700	27,300	29,700	27,000
7	30,600	27,500	30,600	26,200	30,600	27,700	30,600	27,700	30,600	27,300
8	31,500	27,900	31,500	26,400	31,500	28,200	31,500	28,200	31,500	27,700
9	32,400	28,300	32,400	26,600	32,400	28,600	32,400	28,600	32,400	28,000
10	33,400	28,700	33,400	26,800	33,400	29,000	33,400	29,000	33,400	28,400
At age 68	75,200	42,500	75,200	30,900	75,200	44,600	75,200	44,600	75,200	40,200

## Notes and assumptions

- Only those investments currently invested in via Evelyn for this scheme, as at December 2024, have been illustrated above. Further funds may be available via your Evelyn Platform - please speak to Evelyn 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.
- The illustration has been 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 - Royal Bank of Canada Costs and charges information			
Scheme administration charge (per year)	£227		
Fund name	Ongoing fund charge (per year)	Platform charge (per year)	Total investment charge (per year)
EUROPEAN INVESTMENT BANK 0% SNR NTS 07/12/2028 DUAL CURR	0.00%	0.29%	0.29%
BLACKROCK INV MNGT AUSTRALIA LTD ISHARES CORE COMPOSITE BOND ETF	0.10%	0.29%	0.39%
UNILEVER PLC ORD GBP0.031111	0.63%	0.29%	0.92%
LLOYDS BANKING GROUP ORD GBP0.1	0.63%	0.29%	0.92%
ROYAL LONDON BOND FUNDS ICVC ROYAL LONDON SHORT TERM MONEY MKT Y ACC	0.10%	0.29%	0.39%
RIT CAPITAL PARTNERS PLC ORD GBP1	0.76%	0.29%	1.05%
361-363 SMITHDOWN ROAD LIVERPOOL	0.00%	0.29%	0.29%
EUPHRATES IRAQ FUND CLASS A MASTER SERIES	0.00%	0.29%	0.29%
VANGUARD INTL EQUITY INDEX FUND INC FTSE EMERGING MARKETS ETF	0.22%	0.29%	0.51%

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 Evelyn platform. 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 £432 + VAT. Please see your Fee Schedule for further information.

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