

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 Entomological Society 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 Entomological Society Projected pension pot in today's money												
Years	Commonly used investments		100% invested into one fund									
			Vanguard Lifestrategy 60% Equity Fund		Hsbc Global Strat Bal Prtf 'C' (Gbp) Acc		Close Tactical Sel Passive Balanced 'X'		Close Sustainable Bal 'X' (Gbp)		Finsbury Growt Ord Gbp 0.25	
	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	37,780	37,310	37,800	37,400	37,800	37,400	37,800	37,300	37,800	37,200	37,800	37,300
2	50,930	49,960	51,000	50,200	51,000	50,200	51,000	50,000	51,000	49,700	51,000	49,900
3	64,710	62,930	64,700	63,400	64,700	63,400	64,700	63,000	64,700	62,500	64,700	62,800
4	78,810	76,210	78,900	76,900	78,900	77,000	78,900	76,300	78,900	75,600	78,900	76,100
5	93,520	89,750	93,500	90,800	93,500	90,900	93,500	89,900	93,500	88,900	93,500	89,600
6	108,500	103,610	108,000	105,000	108,000	105,000	108,000	103,000	108,000	102,000	108,000	103,000
7	124,050	117,880	124,000	119,000	124,000	119,000	124,000	118,000	124,000	116,000	124,000	117,000
8	140,120	132,500	140,000	134,000	140,000	134,000	140,000	132,000	140,000	130,000	140,000	132,000
9	156,650	147,570	157,000	150,000	157,000	150,000	157,000	147,000	157,000	145,000	157,000	146,000
10	173,900	162,840	174,000	166,000	174,000	166,000	174,000	163,000	174,000	159,000	174,000	162,000
At age 68	961,600	773,900	963,000	824,000	963,000	830,000	963,000	774,000	963,000	718,000	963,000	755,000

Please note that this table continues onto the next page.

The Pointon York cSIPP - Royal Entomological Society
Projected pension pot in today's money

Years	100% invested into one fund									
	Rathbone Greenbank St 'S' (Gbp)		Scottish Mortgage Ord Gbp0.05		Liontrust Ma Dynamic 'D' (Gbp) B		Premier Miton Multi-A 'C' (Gbp) D B		Hsbc Gif Global Lower 'Ac' (Usd) 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 (£)
1	37,800	37,300	37,800	37,400	37,800	37,300	37,800	37,200	37,800	37,100
2	51,000	49,900	51,000	50,100	51,000	50,000	51,000	49,700	51,000	49,500
3	64,700	62,800	64,700	63,200	64,700	63,100	64,700	62,500	64,700	62,100
4	78,900	76,000	78,900	76,600	78,900	76,400	78,900	75,600	78,900	74,900
5	93,500	89,500	93,500	90,400	93,500	90,100	93,500	88,900	93,500	88,000
6	108,000	103,000	108,000	104,000	108,000	104,000	108,000	102,000	108,000	101,000
7	124,000	117,000	124,000	119,000	124,000	118,000	124,000	116,000	124,000	114,000
8	140,000	131,000	140,000	133,000	140,000	133,000	140,000	130,000	140,000	128,000
9	157,000	146,000	157,000	149,000	157,000	148,000	157,000	145,000	157,000	142,000
10	174,000	161,000	174,000	164,000	174,000	163,000	174,000	159,000	174,000	156,000
At age 68	963,000	749,000	963,000	801,000	963,000	783,000	963,000	718,000	963,000	673,000

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 - Royal Entomological Society 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)
Vanguard Lifestrategy 60% Equity Fund	0.22%	0.40%	0.62%
Hsbc Global Strat Bal Prtf 'C' (Gbp) Acc	0.19%	0.40%	0.59%
Close Tactical Sel Passive Balanced 'X'	0.50%	0.40%	0.90%
Close Sustainable Bal 'X' (Gbp)	0.84%	0.40%	1.24%
Finsbury Growt Ord Gbp 0.25	0.61%	0.40%	1.01%
Rathbone Greenbank St 'S' (Gbp)	0.65%	0.40%	1.05%
Scottish Mortgage Ord Gbp0.05	0.35%	0.40%	0.75%
Liontrust Ma Dynamic 'D' (Gbp) B	0.45%	0.40%	0.85%
Premier Miton Multi-A 'C' (Gbp) D B	0.84%	0.40%	1.24%
Hsbc Gif Global Lower 'Ac' (Usd) A	1.14%	0.40%	1.54%

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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