

Pension Charges

All details are input in Light Blue boxes

5. Input name of plan A, and details of;
- Fund Value ,
- Growth rate, and
- Charges (set up, & admin fees)

8. Input details for plan B, similar to steps 5 – 7 (for plan A), but input Transfer value

Bar chart showing total fund assuming same growth rate without charges, split; Red bar representing charges, & Green bar being the net fund at ret.

1. Input name of client

Details

Name: Mr X

2. Input date premiums to commence (or date of quote), and Date of retirement
Will calculate term to retirement

Plan information

Start (date of quote): 15/05/2015
Retirement date: 30/05/2020

3. Input future monthly premiums to be paid, and rate of increase

Monthly premium (1): 0.00
Increasing by p.a.: 0.00%

4. Input future annual premiums to be paid, and rate of increase

Annual premium (1): 0.00
Increasing by p.a.: 0.00%

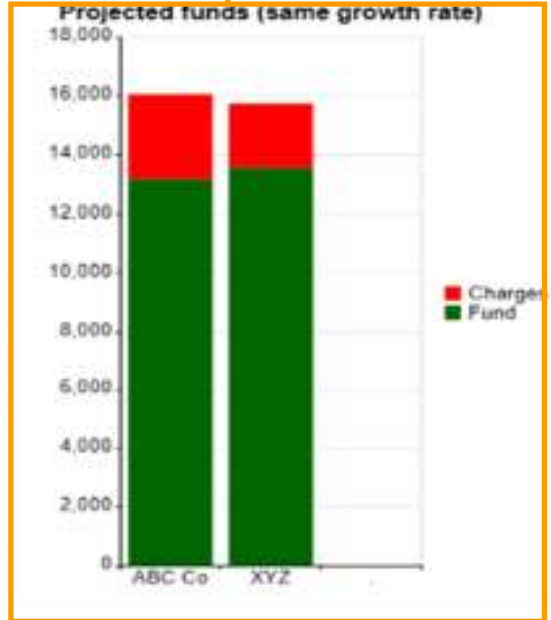
6. For plan A, input investment costs' - per investment transaction, - expected number of transactions, & - expected rate of increase each year
After deducting charges on day 1, will show amount to be invested

	Existing	New
Plan Name	ABC Co	XYZ
Fund / Transfer Value	10,000.00	9,800.00
Growth rates (after inflation)	2.40%	2.20%
Charges		
Set up charge	0.00	0.00
Annual Plan Charge	0.00	0.00
Monthly Plan Charge	0.00	0.00
Plan charges increasing by p.a.	0.00%	0.00%
Cost per transaction	0.00	0.00
Estimated transactions p.a.	0	0
Increase in SIPP charge	0.00%	0.00%
Initial investment amount	£10,000.00	£9,800.00
Same AMC for TV & regulars	Yes	Yes
AMC	1.000%	0.750%
Fund Rebate (2)	0.000%	0.000%
Fund Related Fees (3)	0.000%	0.000%
Bid / Offer spread (reg prem)	0.00%	0.00%
Allocation rate (regular prem)	100.00%	100.00%

7. For plan A, input AMC, & any fund rebate and deductions which are expressed as a % of the fund, such as fees.

Final Net Fund Value assuming;

1. The growth rates input above	£13,100.57	£13,041.06
2. The same 2.40% growth rate	£13,100.57	£13,562.01



This will show value at retirement of plan A and B net of all charges, based on each growth rate input

This will show value at retirement of plan A and B net of all charges, based on (same) growth rate of Plan A