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# Pension Plan

## Provider Comparison

Client Name: Rachel Jones  
Client Ref: RP000912  
Adviser Name: Fred Bloggs  
Report Print Date: 17/06/2015

This report has been based on the following information. Please make it known if any part of this information is incorrect as it may affect the results of the analysis.

## Personal Information

Ref	RP000912
Title	Mrs
Forename	Rachel
Middle Initials	
Surname	Jones
Sex	Female
Date of Birth	28/07/1968
Employment Status	Employed
Marital Status	Married
Partner's Date of Birth	14/04/1967
Partner's Forename	Rupert
Partner's Surname	Jones
Partner's Sex	Male
Health Status	Normal
Dependents	No
Dependent Notes	
Attitude to Risk	Medium Risk
Lifetime Limit	



## Notes & Assumptions

Average Weekly Earnings (AWE) is assumed to be 2%, 4% & 6% at the low, medium and high growth rates respectively.

Retail Price Index (RPI) is assumed to be 0.5%, 2.5% and 4.5% at the low, medium and high growth rates respectively.

The projected fund values take account of the standard charge structure applicable to each of the plans shown unless otherwise stated. They are based on an assumed investment fund and no remuneration. If other funds or level of remuneration are selected the results of the analysis may be different.

The figures are only examples and are not guaranteed, they are not the maximum or minimum amounts. What you get back depends on the performance of your fund and the tax treatment of the investments.

All insurance companies base their illustrations on growth rates to a maximum laid down by the regulators but their charges vary.

Inflation may affect what you can buy in the future with the amount shown.



# Proposed Contributions

Calculation Date	04/07/2014
Retirement Age for Analysis	Proposed Age 65

Contributions	
Contribution Type	Personal
Gross Single Contribution	£102,000.00
Gross Regular Contribution	£250.00 Monthly, Indexation 0%

  

Contribution Type	Employer
Gross Regular Contribution	£250.00 Monthly, Indexation AWE



# Proposed Pension Plan

## Standard Charges

Alliance Trust Savings Select SIPP (Standard SIPP Portfolio)	
Annual Administration Charge	£186.00
Transfer In Charge	£60.00
Assumed Default Investment Charge	0.5% pa

The value of these standard plan charges may vary depending on the size of the fund or investment, and are based on an assumed investment fund and no remuneration. If other funds or level of remuneration are selected the results of the analysis would be different.



## Early Transfer Analysis

This table shows the estimated transfer value away from the proposed pension product, Alliance Trust Savings - Select SIPP, at yearly intervals across the required term.

The colour of each cell provides a quartile indication of how it compares to the other analysed products:

(1)	1st Quartile (Best)	(2)	2nd Quartile	(3)	3rd Quartile	(4)	4th Quartile (Worst)
Year	-0.5%		2.4%		5.4%		
1	£106,684	(1)	£109,774	(1)	£112,864	(1)	
2	£111,299	(1)	£117,736	(1)	£124,354	(1)	
3	£115,789	(1)	£125,829	(1)	£136,444	(1)	
4	£120,156	(1)	£134,060	(1)	£149,167	(1)	
5	£124,403	(1)	£142,432	(1)	£162,559	(1)	
6	£128,533	(1)	£150,951	(1)	£176,658	(1)	
7	£132,548	(1)	£159,622	(1)	£191,505	(1)	
8	£136,452	(1)	£168,449	(1)	£207,141	(1)	
9	£140,246	(1)	£177,438	(1)	£223,611	(1)	
10	£143,933	(1)	£186,595	(1)	£240,961	(1)	
11	£147,517	(1)	£195,924	(1)	£259,240	(1)	
12	£150,998	(1)	£205,431	(1)	£278,499	(1)	
13	£154,380	(1)	£215,122	(1)	£298,791	(1)	
14	£157,664	(1)	£225,002	(1)	£320,174	(1)	
15	£160,854	(1)	£235,077	(1)	£342,707	(1)	
16	£163,951	(1)	£245,352	(1)	£366,452	(1)	
17	£166,958	(1)	£255,833	(1)	£391,476	(1)	
18	£169,875	(1)	£266,527	(1)	£417,847	(1)	
19	£172,707	(1)	£277,439	(1)	£445,638	(1)	

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# Results Summary

## Projected Inflation Adjusted Fund Value at proposed retirement age 65

Provider	Plan	-0.5%	2.4%	5.4%	RIY
Alliance Trust Savings	Select SIPP	£172,000	£277,000	£445,000	0.6%
Alliance Trust Savings	Select SIPP (Inclusive Fee Option)	£171,000	£275,000	£443,000	0.7%
Curtis Banks	SIPP	£169,000	£273,000	£440,000	0.7%
IPM SIPP Administration	IPM Personal Pension Scheme	£166,000	£269,000	£434,000	0.8%
Dentons	SIPP	£164,000	£263,000	£423,000	1%
AXA Wealth	Retirement Wealth Account - Self Invested Option DFM Option - Adviser Charging	£149,000	£237,000	£379,000	1.7%

