

AJ Bell Management Limited Workplace Pension Scheme Illustration



Years	<div style="display: flex; justify-content: space-between; font-size: 0.8em; font-weight: normal;"> Vanguard LifeStrategy 60% Equity Fund A Acc Legal & General Multi-Index 4 Fund I Acc VT AJ Bell Balanced Fund Class I Acc Baillie Gifford Managed B Acc fund Troy Trojan X Acc Jupiter Merlin Balanced Portfolio I Acc </div>						
	Before Charges	After all charges + costs deducted					
1	£22,300	£22,200	£22,200	£22,200	£22,200	£21,200	£22,100
2	£35,100	£34,900	£34,900	£34,800	£34,800	£34,700	£34,400
3	£48,400	£47,900	£47,900	£47,800	£47,600	£47,400	£46,900
4	£62,000	£61,200	£61,200	£61,000	£60,800	£60,400	£59,500
5	£76,200	£74,900	£74,900	£74,700	£74,300	£73,700	£72,400
6	£90,800	£89,000	£89,000	£88,600	£88,100	£87,300	£85,400
7	£105,000	£103,000	£103,000	£103,000	£102,000	£101,000	£98,600
8	£121,000	£118,000	£118,000	£117,000	£116,000	£115,000	£112,000
9	£137,000	£133,000	£133,000	£132,000	£131,000	£129,000	£125,000
10	£154,000	£149,000	£149,000	£148,000	£146,000	£144,000	£139,000
At age 65 (year 40)	£1,000,000	£871,000	£871,000	£845,000	£808,000	£758,000	£650,000

Notes, charges and assumptions used in the illustrations

- The starting pot is assumed to be £10,000.
- Inflation is assumed to be 2.0% per annum.
- Ongoing contributions assumed to start at £1,000 per month from age 25 to 65 with assumed earning inflation (escalation) of 2.5% per annum.
- Values shown are estimates and not guaranteed.
- The projected growth rate is at 2.94% above inflation.
- The AJ Bell administration charge is 0.35% per annum.
- The AJ Bell administration charge and the fund provider's transaction cost displayed below are used when calculating the illustrations for each fund.
- The ongoing charge for the Legal & General Multi-Index 4 Acc fund is 0.31%. The transaction cost is 0.01%.
- The ongoing charge for the Vanguard LifeStrategy 60% Equity Fund Acc fund is 0.22%. The transaction cost is 0.04%.
- The ongoing charge for the VT AJ Bell Balanced Fund Class I Acc fund is 0.31%. The transaction cost is 0.09%.
- The ongoing charge for the Baillie Gifford Managed B Acc fund is 0.42%. The transaction cost is 0.18%.
- The ongoing charge for the Troy Trojan X Acc fund is 0.86%. The transaction charge is 0.03%.
- The ongoing charge for the Jupiter Merlin Balanced Portfolio I Acc 1.47%. The transaction charge is 0.14%.
- Projected pension pot values are shown in today's terms and do not need to be reduced further for the effect of future inflation.