



Wealth

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@ WED 27<sup>TH</sup>

**Statutory Money Purchase Illustration**

Your name  
Your sub account number  
Your scheme  
Your selected retirement date  
Statement Period  
The value of your pension account at 31/Aug/2015  
Illustration Reference:

Mr Gerard McLoughlin  
SN0144664SI01  
Sanlam Personal Retirement Scheme  
17/Jan/2025  
01/Sep/2014 to 31/Aug/2015  
£349.56  
SIPP/SN0144664SI/082015

**Your Future Pension**

This statement shows the taxable pension you might receive when you retire and is provided for illustration purposes only. The pension is expressed in today's prices. We are required by law to provide this illustration and to use various assumptions in our calculations. Please read the whole illustration. It explains the way your figures have been calculated and what determines how much your final pension will be.

Your pension when you retire on 17 January 2025 is estimated to be: £14 per month  
or  
A pension commencement lump sum of £942 together with a pension of £10 per month

This is based on the assumptions and contributions shown below. This illustration is not a promise or guarantee that when you retire you will receive the amount of pension shown here. You should consider other factors in addition to this illustration when you review your pension arrangements.

The growth rate used in this illustration aims to give an indication of the realistic growth potential for the funds selected. Please note that different providers may use different assumed growth rates for the same type of fund and care should be taken when comparing illustrations from different providers. Charges used by other providers will also vary.

**Assumptions**

This illustration is based on our records as at 31 August 2015 and on a number of assumptions, including that:

- the value of your investments will grow by 5.0% each year and price inflation will be 2.5% each year
- you had paid any outstanding contributions due as at 31 August 2015
- you currently pay contributions of £33.32 each month and your contributions will remain at this level
- your contributions will include tax relief that is claimed and credited to your pension
- you will buy a level pension which is guaranteed payable for 5 years
- when you die you will leave a spouse or civil partner to whom we will pay half your pension income

**For important notes please see next page.**

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