



Ecclesiastical Personal Pension Cost & Charges Illustration – 31 December 2021

Years	Fund A		Fund B		Fund C		Fund D		Fund E		Fund F	
	Before charges + costs deducted	After all charges + costs deducted	Before charges + costs deducted	After all charges + costs deducted	Before charges + costs deducted	After all charges + costs deducted	Before charges + costs deducted	After all charges + costs deducted	Before charges + costs deducted	After all charges + costs deducted	Before charges + costs deducted	After all charges + costs deducted
1.	£10,302	£10,168	£10,277	£10,143	£10,302	£10,169	£10,302	£10,170	£10,251	£10,133	£9,825	£9,800
3.	£10,933	£10,512	£10,853	£10,435	£10,933	£10,517	£10,933	£10,518	£10,772	£10,404	£9,484	£9,413
5.	£11,602	£10,867	£11,461	£10,735	£11,602	£10,877	£11,602	£10,878	£11,320	£10,683	£9,155	£9,041
10.	£13,461	£11,810	£13,136	£11,524	£13,461	£11,830	£13,461	£11,834	£12,813	£11,412	£8,382	£8,174
15.	£15,618	£12,834	£15,055	£12,371	£15,618	£12,867	£15,618	£12,873	£14,504	£12,192	£7,673	£7,391
20.	£18,120	£13,947	£17,255	£13,281	£18,120	£13,995	£18,120	£14,003	£16,418	£13,024	£7,025	£6,682
25.	£21,024	£15,157	£19,776	£14,257	£21,024	£15,222	£21,024	£15,233	£18,585	£13,913	£6,432	£6,041
30.	£24,392	£16,471	£22,665	£15,305	£24,392	£16,556	£24,392	£16,571	£21,037	£14,864	£5,888	£5,462
35.	£28,300	£17,900	£25,977	£16,430	£28,300	£18,008	£28,300	£18,027	£23,813	£15,879	£5,391	£4,938
40.	£32,835	£19,453	£29,772	£17,638	£32,835	£19,586	£32,835	£19,610	£26,956	£16,963	£4,935	£4,465

Fund A = Edentree Responsible and Sustainable European Equity Fund – Share Class C

Fund B = Edentree Responsible and Sustainable Global Equity Fund – Share Class C

Fund C = Edentree Responsible and Sustainable UK Equity Fund – Share Class C

Fund D = Edentree Responsible and Sustainable UK Equity Opportunities Fund – Share Class C

Fund E = Edentree Responsible and Sustainable Managed Income Fund – Share Class C

Fund F = Unitised Deposit Fund



Illustration Assumptions:

1. Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of future inflation.
2. The starting pot size is assumed to be £10,000
3. No further contributions are assumed to be paid
4. Values shown are estimates and are not guaranteed.
5. Sample projected years are provided up to 40 years to reflect the outstanding duration for the youngest member.
6. Inflation is assumed to be 2.5% each year
7. The projected growth rates for each fund are as follows:
 - Fund A** is 4.75% (2.25% above inflation)
 - Fund B** is 4.50% (2.00% above inflation)
 - Fund C** is 4.75% (2.25% above inflation)
 - Fund D** is 4.75% (2.25% above inflation)
 - Fund E** is 4.50% (2.00% above inflation)
 - Fund F** is 0.75% (1.75% below inflation)

Please refer to our Product Cost and Charges document that sets out the annual charge and cost percentages as of 31 December 2021.