



## Ecclesiastical Personal Pension Cost & Charges Illustration – 31 December 2023

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.	£10,528	£10,391	£10,327	£10,194	£10,528	£10,394	£10,528	£10,387	£10,301	£10,179	£9,850	£9,825
3.	£11,670	£11,221	£11,013	£10,592	£11,670	£11,228	£11,670	£11,207	£10,931	£10,548	£9,557	£9,485
5.	£12,936	£12,117	£11,745	£11,006	£12,936	£12,129	£12,936	£12,092	£11,600	£10,929	£9,272	£9,157
10.	£16,735	£14,682	£13,794	£12,114	£16,735	£14,711	£16,735	£14,623	£13,455	£11,945	£8,597	£8,385
15.	£21,648	£17,789	£16,201	£13,333	£21,648	£17,843	£21,648	£17,682	£15,608	£13,054	£7,972	£7,678
20.	£28,004	£21,555	£19,027	£14,675	£28,004	£21,642	£28,004	£21,382	£18,105	£14,267	£7,391	£7,030
25.	£36,227	£26,118	£22,347	£16,152	£36,227	£26,249	£36,227	£25,856	£21,001	£15,593	£6,853	£6,438
30.	£46,864	£31,646	£26,246	£17,777	£46,864	£31,838	£46,864	£31,267	£24,361	£17,041	£6,355	£5,895
35.	£60,624	£38,345	£30,826	£19,566	£60,624	£38,616	£60,624	£37,809	£28,258	£18,625	£5,892	£5,398
38.	£70,751	£43,027	£33,948	£20,725	£70,751	£43,357	£70,751	£42,374	£30,890	£19,644	£5,631	£5,120

**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 38 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 7.00% (4.50% above inflation)
  - Fund B** is 5.00% (2.50% above inflation)
  - Fund C** is 7.00% (4.50% above inflation)
  - Fund D** is 7.00% (4.50% above inflation)
  - Fund E** is 5.00% (2.50% above inflation)
  - Fund F** is 1.00% (1.50% below inflation)

Please refer to our Product Cost and Charges document that sets out the annual charge and cost percentages as of 31 December 2023.