

What might my Lifetime ISA be worth when I'm 60?

The table below is intended to give you an idea of what your Lifetime ISA might be worth when you reach the age of 60, depending on the age you start saving. As a result, it may not be relevant to you if you're using a Lifetime ISA for a house purchase.

The table shows what you might get back based on you opening your Lifetime ISA at various ages between 18 and 40 (see column 1).

The calculations we've made are based on you:

- Paying in the maximum annual subscription at the beginning of each tax year until you are 50 years old (see column 2)
- Receiving the maximum Government Bonus each tax year until you are 50 years old (see column 3)

Please note that the payment limits and the level of Government Bonus may change in the future.

Column 4 and column 5 show what your Lifetime ISA might be worth when you reach the age of 60. Column 4 is based on the **investment fund** not growing at all (a growth rate of 0%). The figures in column 5 are based on the **investment fund** growing by 5% each year. These are based on standardised rates of return which may not reflect the actual or expected returns for whichever of the **investment funds** you choose. **As such, it's important you read the Key Information Documents for the available funds which contain various performance scenarios.**

In these columns 4 and 5, we've taken into consideration **investment fund** charges and an estimated rate of inflation. Inflation is the rate at which the prices of goods and services rise each year. The effect of inflation is that it erodes the value of your money meaning that you can buy less with it in the future than you could today. We've based our calculations on an annual rate of inflation of 2% each year until you reach the age of 60.

Column 6 shows the effect of inflation and **investment fund** charges on an estimated growth rate of 5%. You can use the figures in this column to compare our charges with those applicable to other Lifetime ISAs as well as with longer-term savings and investment products.

What a Lifetime ISA might be worth at age 60					
1	2	3	4	5	6
Age investing into a Lifetime ISA started	Total amount paid in by Lifetime ISA investor	Total amount paid in plus Lifetime ISA Government Bonus	Estimated outcome at age 60 from 0% return	Estimated outcome at age 60 from 5% return	Charges and estimated inflation would reduce a 5% return to
18	£132,000	£165,000	£46,783	£201,581	1.7%
25	£104,000	£130,000	£54,367	£156,826	1.7%
30	£84,000	£105,000	£49,897	£125,932	1.7%
35	£64,000	£80,000	£37,894	£83,415	1.7%
40	£44,000	£55,000	£33,777	£65,739	1.7%

The Lifetime ISA charges in the above table reflect those of the fund with the highest charges. For further information on charges, please refer to the Key Information Document for each **investment fund**. Whichever **investment fund** you choose, the costs may vary over time.

The costs in this table do not take into account the cost of any advice you may seek.