

**Standard Life  
Master Trust Co. Ltd**

# **Active Plus III Lifestyle Profile**

**Example illustrations**

**Standard Life** 

# Illustrations over time, of the growing effect of costs and charges on the value of your pension savings

## Illustration 1

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 25
- Starting pension pot of £2,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£2,040	£2,020
3	£2,150	£2,080
5	£2,250	£2,150
10	£2,540	£2,310
15	£2,870	£2,480
20	£3,240	£2,670
25	£3,660	£2,870
30	£4,130	£3,080
35	£4,500	£3,200
NRD	£4,700	£3,190

## Illustration 2

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 25
- Starting pension pot of £2,000
- Retirement age 65
- Ongoing total contributions of £150 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£3,850	£3,820
3	£7,780	£7,640
5	£12,000	£11,600
10	£24,000	£22,800
15	£38,400	£35,500
20	£55,500	£50,000
25	£75,800	£66,500
30	£99,600	£85,300
35	£123,000	£102,000
NRD	£144,000	£117,000

## Illustration 3

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 25
- Starting pension pot of £2,000
- Retirement age 65
- Ongoing total contributions of £300 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£5,660	£5,620
3	£13,400	£13,100
5	£21,700	£21,200
10	£45,600	£43,200
15	£74,000	£68,600
20	£107,000	£97,400
25	£147,000	£130,000
30	£195,000	£167,000
35	£242,000	£202,000
NRD	£283,000	£232,000

## Illustration 4

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £6,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£6,140	£6,080
3	£6,450	£6,260
5	£6,770	£6,450
10	£7,640	£6,930
15	£8,620	£7,450
20	£9,730	£8,010
25	£10,600	£8,310
NRD	£11,000	£8,270

## Illustration 5

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £6,000
- Retirement age 65
- Ongoing total contributions of £200 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£8,550	£8,480
3	£13,900	£13,600
5	£19,700	£19,100
10	£36,300	£34,200
15	£56,100	£51,500
20	£79,500	£71,200
25	£103,000	£90,400
NRD	£126,000	£107,000

## Illustration 7

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £12,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£12,200	£12,100
3	£12,900	£12,500
5	£13,500	£12,900
10	£15,200	£13,800
15	£16,600	£14,300
NRD	£17,300	£14,300

## Illustration 6

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £6,000
- Retirement age 65
- Ongoing total contributions of £400 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£10,900	£10,800
3	£21,400	£21,000
5	£32,800	£31,800
10	£65,000	£61,500
15	£103,000	£95,600
20	£149,000	£134,000
25	£196,000	£172,000
NRD	£241,000	£207,000

## Illustration 8

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £12,000
- Retirement age 65
- Ongoing total contributions of £200 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£14,700	£14,500
3	£20,400	£19,900
5	£26,500	£25,600
10	£43,900	£41,100
15	£62,600	£57,000
NRD	£80,900	£72,000

## Illustration 9

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £12,000
- Retirement age 65
- Ongoing total contributions of £400 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£17,100	£16,900
3	£27,900	£27,300
5	£39,500	£38,300
10	£72,700	£68,500
15	£108,000	£99,700
NRD	£144,000	£129,000

## Illustration 11

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £15,000
- Retirement age 65
- Ongoing total contributions of £200 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£17,700	£17,500
3	£23,300	£22,800
5	£29,000	£27,900
NRD	£43,700	£40,900

## Illustration 10

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £15,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£15,300	£15,100
3	£15,900	£15,400
5	£16,300	£15,500
NRD	£17,000	£15,400

## Illustration 12

### Investment in lifestyle profile: Active Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £15,000
- Retirement age 65
- Ongoing total contributions of £400 per month
- Assumed discount of 0.38%

Year	Before charges	After charges
1	£20,100	£19,900
3	£30,800	£30,100
5	£41,700	£40,300
NRD	£70,400	£66,400

For all the illustrations:

### **Fund Charges**

Standard Life Active Plus III Pension Fund (DDNA): Active Plus III Universal SLP: 1.13%

Standard Life Pre Ret (Active Plus Universal) Pn (BDAE): Active Plus III Universal SLP: 1.13%

Standard Life At Ret (Active Plus Universal) Pn (BDAD): Active Plus III Universal SLP: 1.10%

### **Transaction Costs**

Standard Life Active Plus III Pension Fund (DDNA): Active Plus III Universal SLP: 0.2210%

Standard Life Pre Ret (Active Plus Universal) Pn (BDAE): Active Plus III Universal SLP: 0.2305%

Standard Life At Ret (Active Plus Universal) Pn (BDAD): Active Plus III Universal SLP: 0.1784%

### **Growth Rates**

Standard Life Active Plus III Pension Fund (DDNA): Active Plus III Universal SLP: 4.5000%

Standard Life Pre Ret (Active Plus Universal) Pn (BDAE): Active Plus III Universal SLP: 1.5000%

Standard Life At Ret (Active Plus Universal) Pn (BDAD): Active Plus III Universal SLP: 3.0000%

- Values are not guaranteed
- Projected values are shown in today's terms and do not need to be reduced further for the effect of inflation
- Inflation is assumed to be 2.00% each year
- Contributions are assumed to increase by 3.50% each year

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