

**Standard Life
Master Trust Co. Ltd**

**Passive Plus III
Universal SLP**

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: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 25
- Starting pension pot of £4,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£4,070	£4,050
3	£4,230	£4,160
5	£4,400	£4,280
10	£4,850	£4,580
15	£5,350	£4,900
20	£5,890	£5,240
25	£6,490	£5,610
30	£7,160	£6,000
35	£7,840	£6,390
NRD	£8,320	£6,590

Illustration 2

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 25
- Starting pension pot of £4,000
- Retirement age 65
- Ongoing total contributions of £200 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£6,480	£6,450
3	£11,700	£11,500
5	£17,200	£16,900
10	£32,800	£31,700
15	£51,100	£48,600
20	£72,300	£67,800
25	£96,900	£89,600
30	£125,000	£114,000
35	£157,000	£141,000
NRD	£187,000	£166,000

Illustration 3

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 25
- Starting pension pot of £4,000
- Retirement age 65
- Ongoing total contributions of £400 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£8,880	£8,840
3	£19,100	£18,900
5	£30,100	£29,600
10	£60,800	£58,900
15	£96,800	£92,400
20	£138,000	£130,000
25	£187,000	£173,000
30	£243,000	£222,000
35	£306,000	£275,000
NRD	£367,000	£325,000

Illustration 4

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £12,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£12,200	£12,100
3	£12,700	£12,400
5	£13,200	£12,800
10	£14,500	£13,700
15	£16,000	£14,700
20	£17,600	£15,700
25	£19,300	£16,700
NRD	£20,500	£17,200

Illustration 5

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £12,000
- Retirement age 65
- Ongoing total contributions of £250 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£15,200	£15,100
3	£22,000	£21,700
5	£29,300	£28,600
10	£49,500	£47,700
15	£73,200	£69,400
20	£100,000	£94,000
25	£131,000	£121,000
NRD	£162,000	£147,000

Illustration 7

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £30,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£30,500	£30,400
3	£31,700	£31,200
5	£33,000	£32,100
10	£36,400	£34,300
15	£39,900	£36,500
NRD	£42,300	£37,600

Illustration 6

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £12,000
- Retirement age 65
- Ongoing total contributions of £500 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£18,200	£18,100
3	£31,300	£30,900
5	£45,300	£44,500
10	£84,600	£81,700
15	£130,000	£124,000
20	£183,000	£172,000
25	£244,000	£225,000
NRD	£304,000	£277,000

Illustration 8

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £30,000
- Retirement age 65
- Ongoing total contributions of £300 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£34,100	£34,000
3	£42,900	£42,300
5	£52,300	£51,100
10	£78,400	£75,100
15	£108,000	£101,000
NRD	£138,000	£128,000

Illustration 9

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £30,000
- Retirement age 65
- Ongoing total contributions of £600 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£37,700	£37,500
3	£54,100	£53,400
5	£71,600	£70,100
10	£120,000	£115,000
15	£176,000	£167,000
NRD	£234,000	£218,000

Illustration 11

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £40,000
- Retirement age 65
- Ongoing total contributions of £300 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£44,300	£44,100
3	£53,400	£52,600
5	£63,000	£61,400
NRD	£87,100	£83,300

Illustration 10

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £40,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£40,700	£40,500
3	£42,300	£41,500
5	£43,800	£42,500
NRD	£46,400	£43,800

Illustration 12

Investment in lifestyle profile: Passive Plus III Universal SLP

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £40,000
- Retirement age 65
- Ongoing total contributions of £600 per month
- Assumed discount of 0.57%

Year	Before charges	After charges
1	£47,900	£47,700
3	£64,600	£63,700
5	£82,200	£80,400
NRD	£127,000	£122,000

For all the illustrations:

Fund Charges

Standard Life Passive Plus III Pension Fund (CCHD) : Passive Plus III Universal SLP : 1.02%
Standard Life Pre Ret (Passive Plus Universal) (KKFF) : Passive Plus III Universal SLP : 1.03%
Standard Life At Ret (Passive Plus Universal) Pn (JJHA) : Passive Plus III Universal SLP : 1.02%

Transaction Costs

Standard Life Passive Plus III Pension Fund (CCHD) : Passive Plus III Universal SLP : 0.1337%
Standard Life Pre Ret (Passive Plus Universal) (KKFF) : Passive Plus III Universal SLP : 0.1330%
Standard Life At Ret (Passive Plus Universal) Pn (JJHA) : Passive Plus III Universal SLP : 0.0995%

Growth Rates

Standard Life Passive Plus III Pension Fund (CCHD) : Passive Plus III Universal SLP : 4.0000%
Standard Life Pre Ret (Passive Plus Universal) (KKFF) : Passive Plus III Universal SLP : 3.5000%
Standard Life At Ret (Passive Plus Universal) Pn (JJHA) : Passive Plus III Universal SLP : 2.5000%

- 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

Standard Life Assurance Limited is the provider of the Standard Life DC Master Trust.

Standard Life Assurance Limited is registered in Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH. Standard Life Assurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Standard Life Master Trust Co. Ltd is trustee and scheme administrator of the DC Master Trust. Standard Life Master Trust Co. Ltd is registered in England and Wales (09497864) at 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.. www.standardlife.co.uk

GEN3440 0721 © 2021 Standard Life. All rights reserved
SCO20721960444-002