

**Standard Life  
Master Trust Co. Ltd**

# **4Balanced II Universal**

**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: 4Balanced II Universal

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 0.33%

Year	Before charges	After charges
1	£4,090	£4,060
3	£4,300	£4,200
5	£4,510	£4,330
10	£5,090	£4,700
15	£5,750	£5,100
20	£6,490	£5,540
25	£7,320	£6,010
30	£8,270	£6,520
35	£9,260	£7,020
NRD	£9,970	£7,250

## Illustration 2

### Investment in lifestyle profile: 4Balanced II Universal

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 £175 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£6,200	£6,160
3	£10,800	£10,600
5	£15,900	£15,500
10	£30,200	£28,800
15	£47,200	£44,200
20	£67,500	£61,800
25	£91,500	£82,000
30	£119,000	£105,000
35	£151,000	£130,000
NRD	£181,000	£152,000

## Illustration 3

### Investment in lifestyle profile: 4Balanced II Universal

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 £350 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£8,310	£8,260
3	£17,400	£17,100
5	£27,300	£26,600
10	£55,300	£52,900
15	£88,800	£83,300
20	£128,000	£118,000
25	£175,000	£158,000
30	£231,000	£203,000
35	£293,000	£253,000
NRD	£353,000	£298,000

## Illustration 4

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £10,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£10,200	£10,100
3	£10,700	£10,500
5	£11,200	£10,800
10	£12,700	£11,700
15	£14,300	£12,700
20	£16,200	£13,800
25	£18,100	£14,900
NRD	£19,500	£15,400

## Illustration 5

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £10,000
- Retirement age 65
- Ongoing total contributions of £225 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£12,900	£12,800
3	£19,200	£18,800
5	£25,900	£25,200
10	£45,000	£42,700
15	£67,700	£63,000
20	£94,700	£86,200
25	£125,000	£111,000
NRD	£155,000	£135,000

## Illustration 7

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £25,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£25,600	£25,400
3	£26,800	£26,200
5	£28,200	£27,100
10	£31,800	£29,400
15	£35,600	£31,600
NRD	£38,400	£32,700

## Illustration 6

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 35
- Starting pension pot of £10,000
- Retirement age 65
- Ongoing total contributions of £450 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£15,600	£15,500
3	£27,600	£27,200
5	£40,500	£39,500
10	£77,300	£73,800
15	£121,000	£113,000
20	£173,000	£158,000
25	£233,000	£209,000
NRD	£291,000	£256,000

## Illustration 8

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £25,000
- Retirement age 65
- Ongoing total contributions of £250 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£28,600	£28,400
3	£36,200	£35,500
5	£44,400	£43,000
10	£67,700	£63,800
15	£94,500	£87,100
NRD	£121,000	£109,000

## Illustration 9

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 45
- Starting pension pot of £25,000
- Retirement age 65
- Ongoing total contributions of £500 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£31,600	£31,400
3	£45,600	£44,800
5	£60,700	£59,000
10	£103,000	£98,300
15	£153,000	£142,000
NRD	£204,000	£185,000

## Illustration 10

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £35,000
- Retirement age 65
- No ongoing payments
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£35,800	£35,500
3	£37,500	£36,600
5	£39,100	£37,600
NRD	£42,200	£38,900

## Illustration 11

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £35,000
- Retirement age 65
- Ongoing total contributions of £250 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£38,800	£38,500
3	£46,900	£45,900
5	£55,300	£53,500
NRD	£76,600	£71,900

## Illustration 12

### Investment in lifestyle profile: 4Balanced II Universal

The typical scheme member for this illustration is based on:

- Current age 55
- Starting pension pot of £35,000
- Retirement age 65
- Ongoing total contributions of £500 per month
- Assumed discount of 0.33%

Year	Before charges	After charges
1	£41,800	£41,500
3	£56,300	£55,200
5	£71,500	£69,300
NRD	£111,000	£105,000

For all the illustrations:

### **Fund Charges**

Standard Life Managed Pension Fund (FA) : 4BALANCED II UNIVERSAL : 1.02%

Standard Life Multi Asset Mgd (20-60% Shares) Pn (F8) : 4BALANCED II UNIVERSAL : 1.02%

Standard Life At Retirement (Multi Asset Univ) Pn (F9) : 4BALANCED II UNIVERSAL : 1.03%

Standard Life Deposit and Treasury Pension Fund (G4) : 4BALANCED II UNIVERSAL : 1.01%

### **Transaction Costs**

Standard Life Managed Pension Fund (FA) : 4BALANCED II UNIVERSAL : 0.1214%

Standard Life Multi Asset Mgd (20-60% Shares) Pn (F8) : 4BALANCED II UNIVERSAL : 0.1128%

Standard Life At Retirement (Multi Asset Univ) Pn (F9) : 4BALANCED II UNIVERSAL : 0.2165%

Standard Life Deposit and Treasury Pension Fund (G4) : 4BALANCED II UNIVERSAL : 0.0806%

### **Growth Rates**

Standard Life Managed Pension Fund (FA) : 4BALANCED II UNIVERSAL : 4.5000%

Standard Life Multi Asset Mgd (20-60% Shares) Pn (F8) : 4BALANCED II UNIVERSAL : 4.0000%

Standard Life At Retirement (Multi Asset Univ) Pn (F9) : 4BALANCED II UNIVERSAL : 3.5000%

Standard Life Deposit and Treasury Pension Fund (G4) : 4BALANCED II UNIVERSAL : 1.0000%

- 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

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

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