

Private and confidential

For
▶ *information only*



Yearly pension forecast - adjusted for inflation

Name:

Account:

Account number:

Financial adviser:

Date of birth:

Value of your account as at 18 June
2021:

Buying power of the pension you might get

The figures in these table(s) have been adjusted for inflation to show the buying power of the income that your Collective Retirement Account might provide in the future. The calculations are based on the assumptions detailed below the table including inflation at an estimated 2.5% each year.

Initial yearly income if benefits start at 15 April 2025

Value adjusted for inflation	£11,800
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If you wish us to use another age or date for your yearly pension forecast please contact your adviser or us. We will contact you regarding your retirement income options a few months before your selected retirement age/date or age 75 whichever is earlier. You are not committed to retiring on this date - it is for planning purposes only and can be amended at any time.

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Assumptions used:

The calculations in this document assume that:

- the value of your investment is assumed to grow by 0.9% each year, over and above inflation at 2.5%, before any charges are taken
- your pension income is paid Monthly in advance for the rest of your life with a guarantee to be paid for at least 5 year(s).
- you will not take a tax-free lump sum at retirement. (You may do so but this will reduce the available income.)

How inflation can affect the value of your pension income

The income values shown may look lower than income estimates you may have seen before. That is because they have been adjusted for inflation so that you can assess the future buying power of your pension. For example in twenty years' time, after allowing for inflation at 2.5% a year, £10,000 would only buy you what £6,100 would buy you today.

What income will you actually get back in the future?

The actual amount of pension payable in the future depends on your own individual circumstances and other factors, including:

- the date you begin to take income from your account
- future contributions made
- the performance of the funds in which you invest
- charges made against your account from now until you begin to take income from it
- whether you make arrangements for a spouse/partner
- whether you choose a guarantee period for your annuity. This would secure payments for the chosen period, even if you die before it ends.
- the terms available in the market when you buy an annuity.

You should not base any decisions about your future needs on these figures alone. We recommend that you seek advice from your financial adviser.

Expression of Wish

If you have not already done so, you may wish to update or provide us with an instruction outlining who you want to nominate as a beneficiary in the event of death. You can get an expression of wish form from your financial adviser or from us.

If you would like more information on the assumptions used within this projection, please visit the website of the Financial Reporting Council at <http://www.frc.org.uk/actuaries/actuarial-policy/technical-actuarial-standards/actuarial-standard-technical-memorandum-as-tm1> or contact your financial adviser.

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

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