



For financial advisers only

# Review illustration for drip-feed drawdown

Aegon Retirement Choices and One  
Retirement



# Review illustration for drip-feed drawdown

This guide explains how to carry out a review **illustration for drip-feed drawdown** and the essential steps required, where there is **existing drawdown or crystallised products**, for your Aegon Retirement Choices and One Retirement clients. This includes the ability to add existing drawdown income (including ad hoc withdrawals) and any regular contributions in combination with drip-feed drawdown.

**It's important you produce an illustration before you proceed and apply online.**

If your client isn't already in drawdown, please use our [New business illustration for drip-feed drawdown](#) guide.

Once you've produced the illustration, take a look at our guide to [Submitting a drip-feed drawdown request online](#).

The screens we show are for demonstration purposes only, they don't represent a real customer.

# Review illustration for drip-feed drawdown

## Important notes

- It's your responsibility to make sure the illustration you give your client accurately reflects their circumstances and the correct charges. We're unable to honour incorrect illustration terms. We may ask you to provide a copy, or reference from the illustration that you give your client.
- If your client already has a linked drawdown product for the uncrystallised SIPP on Aegon Retirement Choices or One Retirement you'll need to enter the ongoing adviser charge and/or investment charges for the uncrystallised and crystallised products separately even if they're the same.
- Any regular contributions paid by your client (or their employer) can be included.
- If your client is taking drawdown income from their existing drawdown product, and this is to continue, you can add this along with any ad hoc income amount.
- If your client has scheme specific lump-sum protection and wants drip-feed drawdown, they'll lose the protection.
- **Drip-feed drawdown isn't available if your client has one of the following:**
  - Secure Retirement Income investments
  - Primary protection with registered tax-free cash amount
  - Enhanced protection with registered tax-free cash that isn't equal to 25%

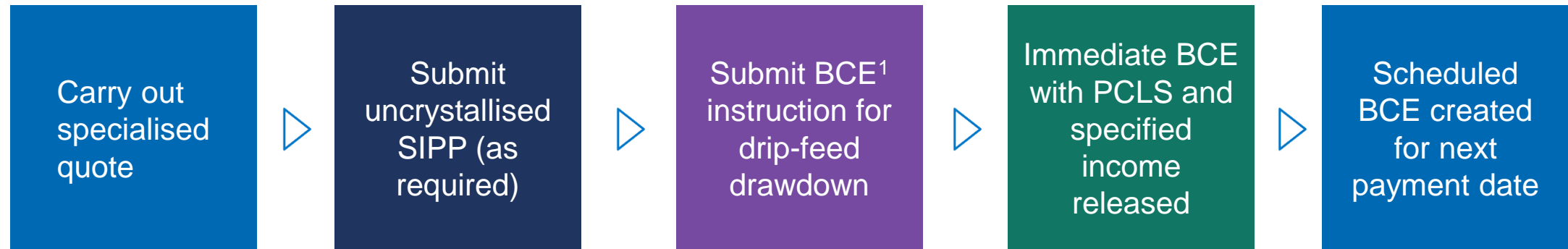


How it works – at-a-glance



# How it works at-a-glance

## New client



<sup>1</sup>Once we've received contribution or transfer in

# How it works at-a-glance

## Existing client





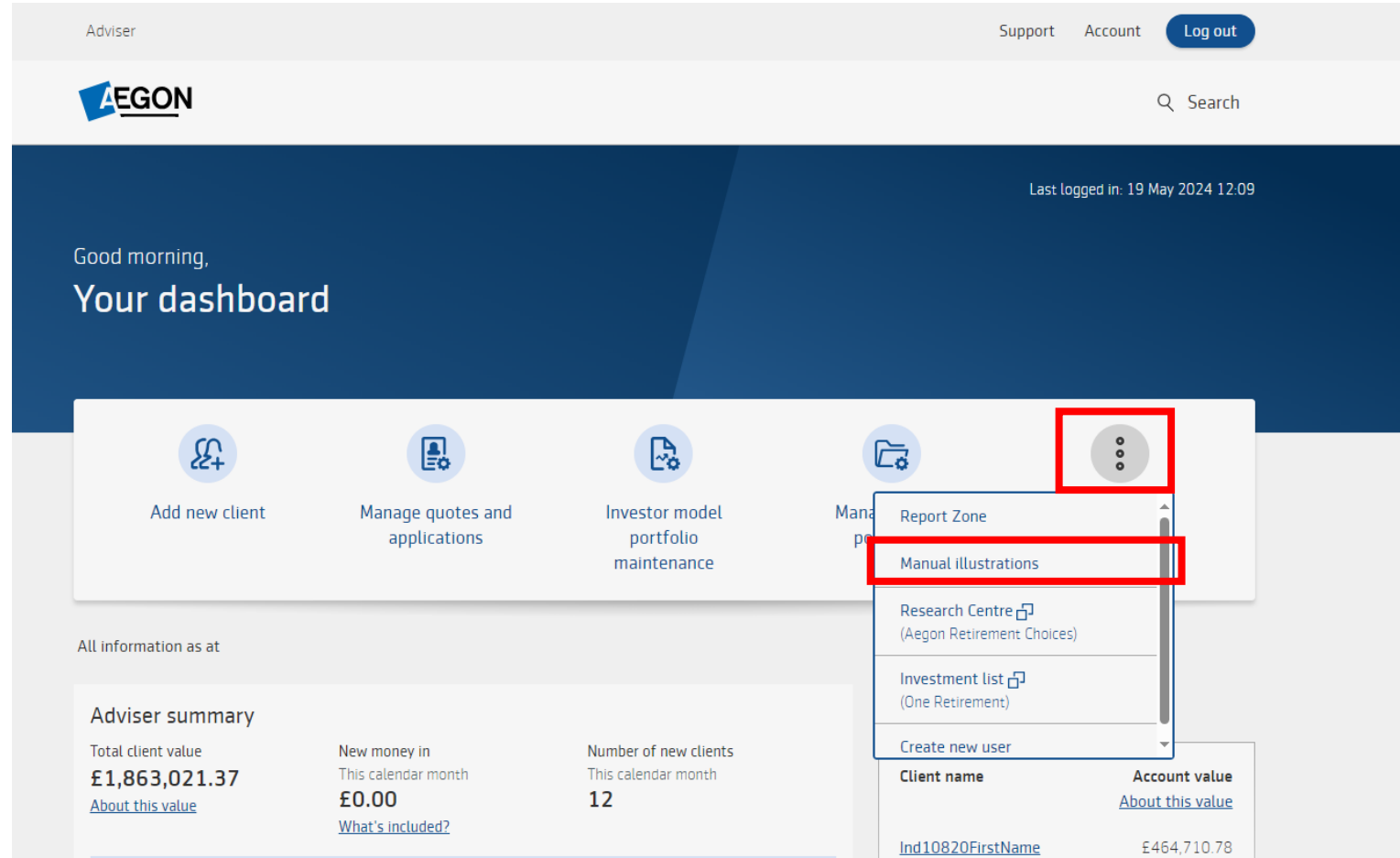
## Producing an illustration



# Selecting the transaction

From your dashboard, select **More actions** to present **Manual illustrations** in the drop down.

If you're a non-adviser user, you'll need to select the adviser you're acting on behalf of.



The screenshot shows the AEGON dashboard interface. At the top, there is a navigation bar with 'Adviser', 'Support', 'Account', and a 'Log out' button. The AEGON logo is on the left, and a search bar is on the right. Below the navigation bar, a dark blue banner displays 'Good morning, Your dashboard' and 'Last logged in: 19 May 2024 12:09'. A central row of action buttons includes 'Add new client', 'Manage quotes and applications', 'Investor model portfolio maintenance', and 'Manual illustrations'. The 'Manual illustrations' button is highlighted with a red box, and its dropdown menu is open, showing options like 'Report Zone', 'Manual illustrations', 'Research Centre', 'Investment list', and 'Create new user'. Below this, an 'Adviser summary' section displays client value (£1,863,021.37), new money in (£0.00), and number of new clients (12). A table at the bottom right shows client details for 'Ind10820FirstName' with an account value of £464,710.78.

Adviser Support Account Log out

AEGON Search

Good morning,  
Your dashboard

Last logged in: 19 May 2024 12:09

Add new client Manage quotes and applications Investor model portfolio maintenance Manual illustrations

Report Zone  
Manual illustrations  
Research Centre (Aegon Retirement Choices)  
Investment list (One Retirement)  
Create new user

All information as at

Adviser summary

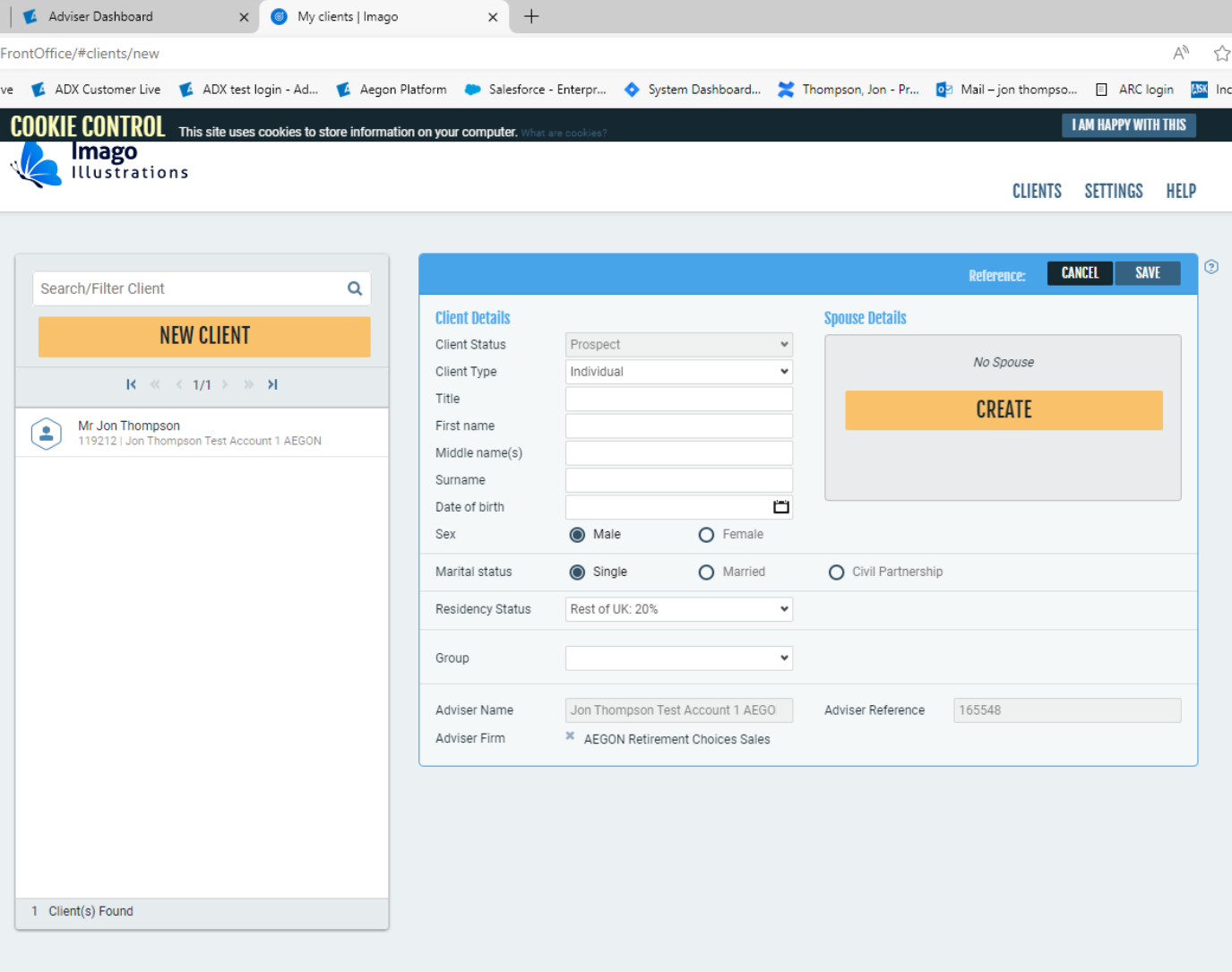
Total client value	New money in This calendar month	Number of new clients This calendar month
£1,863,021.37	£0.00	12
<a href="#">About this value</a>	<a href="#">What's included?</a>	

Client name	Account value
Ind10820FirstName	£464,710.78



# Imago illustrations

A new browsing window will open and you'll see the Imago system.



# Client details

Select **New client** to enter client details, or search for an existing client if you've previously used Imago to carry out an illustration for them.

The screenshot displays the IMAGO FRONT OFFICE interface. At the top right, it shows 'Logged in (telsn1)' with a user icon. The navigation menu includes 'CLIENTS', 'PORTFOLIOS', 'SETTINGS', and 'HELP'. The main content area features a search bar labeled 'Search/Filter Client' with a magnifying glass icon. Below the search bar are two buttons: 'NEW CLIENT' and 'MY PORTFOLIOS'. A pagination control shows '1/10' with navigation arrows. The client list contains the following entries:

Grey Trust	68754   Helen Armstrong (106/115/9241)
mr Test Review Dripfeed	68759
Mr JT Example	68750   Norma nzales
Mr Tester newteterDFD	68741   Norma nzales
Mrs Dripfeed Examples	68706
Mrs Test Dripfeed	68715   Bob Armstrong
Mrs Queenie Bruce	68696
Ben Trust	68751   David Wells (98/5464/18314)
DF Trust Test	68752   David
GIA Gross Jack Corp	68749   David Wells (98/5464/18314)

At the bottom of the list, it indicates '92 Client(s) Found'. Three callout boxes provide additional information:

- CLIENT SEARCH**
  - Use this field to find your client(s).
  - You can search on a client's first name, surname, adviser name, reference or date of birth.
  - Use the new client button to set up a brand new client record.
  - Use the my portfolios button to manage your portfolios
- CLIENT LIST**
  - The client list shows the results of your search.
  - Where more than ten records are found, use the navigation buttons to page forwards and backwards.
  - Before you begin searching, this list will show the most recent ten clients that you have been working on.
- NAVIGATION**
  - Use the results page icons to quickly jump to a page of clients.

# Client details

You must complete the following fields:

- Title
- First name
- Surname
- Date of birth
- Sex
- Group – set this to Aegon/One Retirement

Reference: **CANCEL** **SAVE**

### Client Details

Client Status: Prospect  
Client Type: Individual

Title:   
First name:   
Middle name(s):   
Surname:   
Date of birth:    
Sex:  Male  Female

Marital status:  Single  Married  Civil Partnership

Residency Status: Rest of UK: 20%

Group:  Assessment Category: None

Adviser Name:  Adviser Reference:   
Adviser Firm: No Adviser [Type to find]

### Spouse Details

No Spouse

**CREATE**

Wrap valuation: £ 0.00  
Gross salary: £  
Group: AEGON

Valuation date: 04/08/2020   
Income tax rate: 20 %  
Assessment Category: None

# New illustration

## Select New illustration

The screenshot shows a software interface with two main panels. The left panel is a client list with a search bar and a 'NEW CLIENT' button. The right panel shows details for a client named 'MR JT EXAMPLE' with a reference number of 68750. Below the client details, there are filters for 'SHOW' (All products) and 'SORT BY' (Date Modified). A 'NEW ILLUSTRATION' button is highlighted with a red box. The main content area of the right panel displays the message 'NO QUOTES FOR THIS CLIENT...'. Navigation arrows are visible at the bottom of both panels.

Search/Filter Client

**NEW CLIENT**

MR JT EXAMPLE Reference: 68750

Tax Rate 20 %  
DoB 01/01/1965 (age 55)

SHOW: All products SORT BY: Date Modified

**NEW ILLUSTRATION**

NO QUOTES FOR THIS CLIENT...

Client Name	Reference	Address
Mr Tester newtesterDFD	68741	Norma nzaies
Mr JT Test	68747	Norma nzaies
Mr. TestUser NewUser	68725	Norma nzaies
Mr JT Example	68750	Norma nzaies

# Illustration details

## 1. Select Pensions

NEW ILLUSTRATION Mr JT Example

1. PENSIONS SAVINGS

2. [Dropdown menu with text: Please select an option above]

3. Illustration Start Date: 04/08/2020

CANCEL CREATE

## 2. Select Self-invested Person Pension (SIPP) or One Retirement

NEW ILLUSTRATION Mr Jon Thompson

1. PENSIONS ✓ SAVINGS

2. [ADX-ARC-PENSION] Self-invested Personal Pension (SIPP)

3. Illustration Production Date: 20/05/2024  
Illustration Start Date: 20/05/2024  
Drawdown Basis: Flexi-Access Drawdown

CANCEL CREATE

## 3. Select Review for Illustration type and then Create

NEW ILLUSTRATION Mr Jon Thompson

1. PENSIONS ✓ SAVINGS

2. [ADX-ARC-PENSION] Self-invested Personal Pension (SIPP)

3. Illustration Production Date: 19/12/2024  
Illustration Start Date: 19/12/2024  
Drawdown Basis: Flexi-Access Drawdown

Illustration Type:  
 Pre-Retirement  Full Drawdown  Part Drawdown  
 Review  Drip-Feed Drawdown  Drawdown Transfer

CANCEL CREATE

# Illustration end date

**Illustration end date** defaults to your client's 99<sup>th</sup> birthday – you can change this if you want.

The screenshot displays a software interface for managing financial illustrations. It is divided into two main sections: 'YOUR ILLUSTRATION' and 'MR TEST CLIENT'.

**YOUR ILLUSTRATION** (Reference: 119195):

- Product: Self-invested Personal Pension (SIPP)
- Type: Drip-Feed Drawdown
- Status: Pre-sales
- Basis: Flexi-Access Drawdown
- Allowance: Money Purchase Annual Allowance
- Illustration start date: 15/07/2021
- Illustration end date: 05/01/2064 (highlighted with a red box)
- Buttons: ADVANCED / ANNUITY
- Illustration Results (select to view): NO RESULTS AVAILABLE
- Buttons: COPY, HISTORY, SHOW PRINT OPTIONS, CALCULATE, VIEW PDF

**MR TEST CLIENT** (Reference: 76918):

- Tax Rate: 20 %
- DoB: 05/01/1965 (age 56)
- Adviser: SUSAN ADVISER 10000
- Adviser Firm: RUBY
- Charges list:
  - Ongoing Adviser Charge (Crystallised): 0.000000%
  - Ongoing Adviser Charge (Uncrystallised): 0.000000%
  - Initial Adviser Charge (Transfers): 0.000000%
  - Initial Adviser Charge (Singles): 0.000000%
  - Initial Adviser Charge (Regulars): £0.00
  - Ad hoc Adviser Charge: 0.000000%
  - Ongoing Adviser Charge: 0.000000%
- Section: PRODUCT CHARGES

# Product charges

Select **Product charges** and complete this section

**MR JT EXAMPLE** Reference: 68750 EDIT

Tax Rate 20 %  
DoB 01/01/1965 (age 55)

Adviser: NORMA NZALES  
&#x28;98&#x2f;105&#x2f;1229&#x29;  
Adviser Firm: CASSITERITE

Initial Adviser Charge (Transfers) £ % 0.000000 %  
Calculator: Normal

Initial Adviser Charge (Singles) £ % 0.000000 %  
Calculator: Normal

Initial Adviser Charge (Regulars) £ % £0.00  
Calculator: Normal

Ad hoc Adviser Charge £ % 0.000000 %  
Calculator: Normal

Ongoing Adviser Charge £ % 0.000000 %  
Calculator: Normal

**PRODUCT CHARGES**

**INVESTMENTS** NEW

0.00%  
Funds must equal 100%

**TRANSFERS** NEW



**PRODUCT CHARGES**

Investor Discount £ % 0.000000 %  
Calculator: Normal

Income Drawdown Fee £ % £75.00  
Calculator: Normal

Discretionary Investment Management Charge (Crystallised) £ % 0.000000 %  
Calculator: Normal

Discretionary Investment Management Charge (Uncrystallised) £ % 0.000000 %  
Calculator: Normal

Customer Fee £ % £0.00  
Calculator: Normal

Adviser Discount £ % 0.000000 %  
Calculator: Normal

Annual Charge

X	0.00	to	29,999.00		0.600000 %
X	30,000.00	to	49,999.00		0.550000 %
X	50,000.00	to	99,999.00		0.500000 %
X	100,000.00	to	249,999.00		0.450000 %
X	250,000.00	to	499,999.00		0.000000 %
X	500,000.00	to	749,999.00		0.000000 %
X	750,000.00	to	999,999.00		0.000000 %
X	1,000,000.00	to	9,999,999.00		0.000000 %

ADD TIER

Calculator: Normal

# Adviser charges

Deselect any charges that aren't relevant. **If you don't deselect these, they'll appear on the illustration with zero value.**

If your client already has a linked drawdown product for the uncrystallised SIPP on Aegon Retirement Choices or One Retirement you'll need to enter the ongoing charge against both the crystallised and uncrystallised products even if the charge is the same.

Adviser: SUSAN ADVISER 10000 Adviser Firm: RUBY

<input type="radio"/> Initial Adviser Charge (Transfers)	£ %	0.000000 %
<input type="radio"/> Initial Adviser Charge (Singles)	£ %	0.000000 %
<input checked="" type="radio"/> Initial Adviser Charge (Regulars)	£ %	£0.00
	Calculator:	Normal
<input type="radio"/> Ad hoc Adviser Charge	£ %	0.000000 %
<input checked="" type="radio"/> Ongoing Adviser Charge (Crystallised)	£ %	0.000000 %
	Calculator:	Normal
<input checked="" type="radio"/> Ongoing Adviser Charge (Uncrystallised)	£ %	0.000000 %
	Calculator:	Normal

▼ PRODUCT CHARGES



# Product charges

**PRODUCT CHARGES**

- Investor Discount  
Calculator: Normal  
£ % 0.000000 %
- Income Drawdown Fee  
Calculator: Normal  
£ % £75.00
- Discretionary Investment Management Charge (Crystallised)  
Calculator: Normal  
£ % 0.000000 %
- Discretionary Investment Management Charge (Uncrystallised)  
Calculator: Normal  
£ % 0.000000 %
- Customer Fee  
Calculator: Normal  
£ % £0.00
- Adviser Discount  
Calculator: Normal  
£ % 0.000000 %
- Annual Charge  
Calculator: Normal

X	0.00	to	29,999.00	0.600000 %
X	30,000.00	to	49,999.00	0.550000 %
X	50,000.00	to	99,999.00	0.500000 %
X	100,000.00	to	249,999.00	0.450000 %
X	250,000.00	to	499,999.00	0.000000 %
X	500,000.00	to	749,999.00	0.000000 %
X	750,000.00	to	999,999.00	0.000000 %
X	1,000,000.00	to	9,999,999.00	0.000000 %

ADD TIER

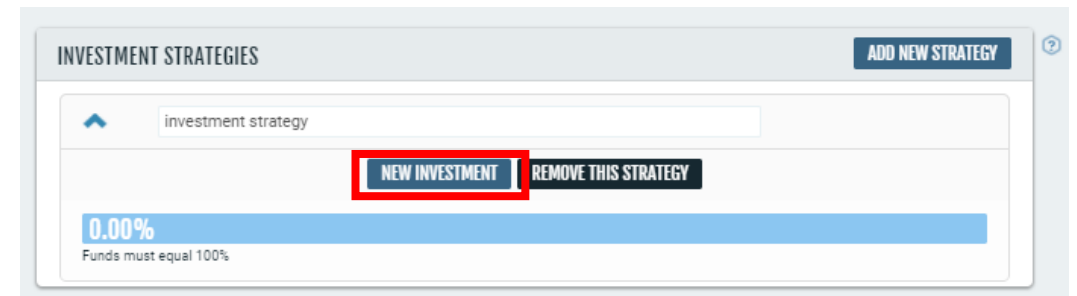
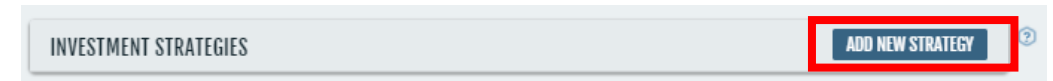
**Important** – the charges you enter are for illustration purposes only. Take care entering charge details, we're unable to honour any incorrect charges you enter and you'll need to provide a new illustration.

- Deselect any charges that aren't relevant.
- **Income drawdown fee** only applies if your client is taking taxable income. If they're only taking PCLS deselect this.
- **Discretionary investment management charge** only applies if your client is invested in a DFM model portfolio. You'll need to enter this against the uncrystallised and crystallised products. If you aren't using a DFM, please deselect these.
- **Customer fee** only applies to workplace clients with this charge.
- Enter the platform charges for your firm as our standard charges will show automatically. If your client is a member of a workplace scheme this will override your firm's platform charge. Contact your Business Development Manager to discuss.

# Investment strategy

You'll need to create a least one investment strategy.

- Where both the crystallised and uncrystallised products have the same investment, you'll only need to add one.
- Where the crystallised and uncrystallised products have different investments you'll need to add two.
- You can also add an investment strategy to apply to any regular contributions, including those in different funds, to the existing crystallised product.



The strategy name defaults to Investment strategy. If you add a second strategy, this will be called Investment strategy 1.

Next select **New investment** to start adding the funds for each strategy.

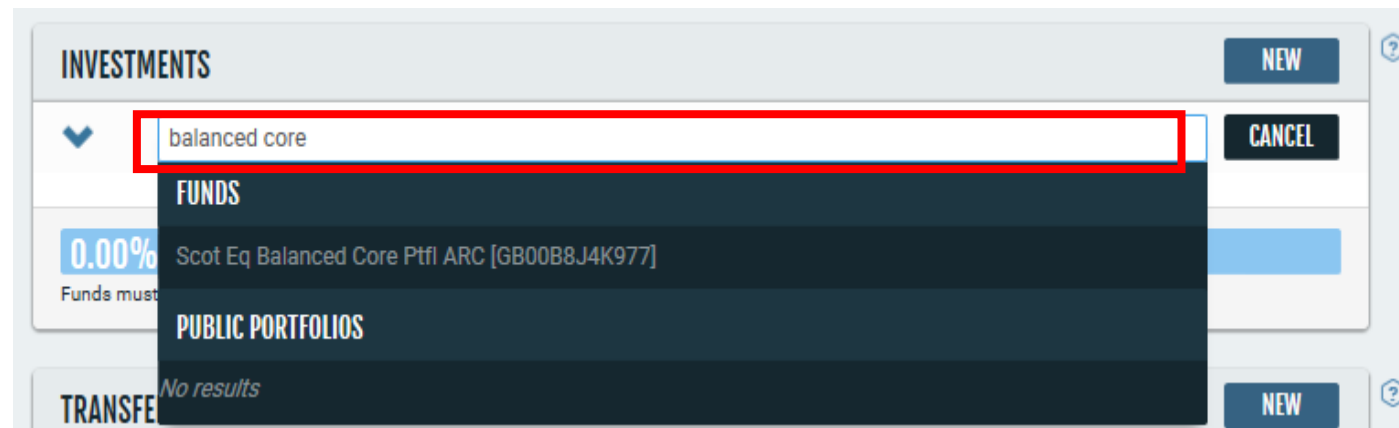
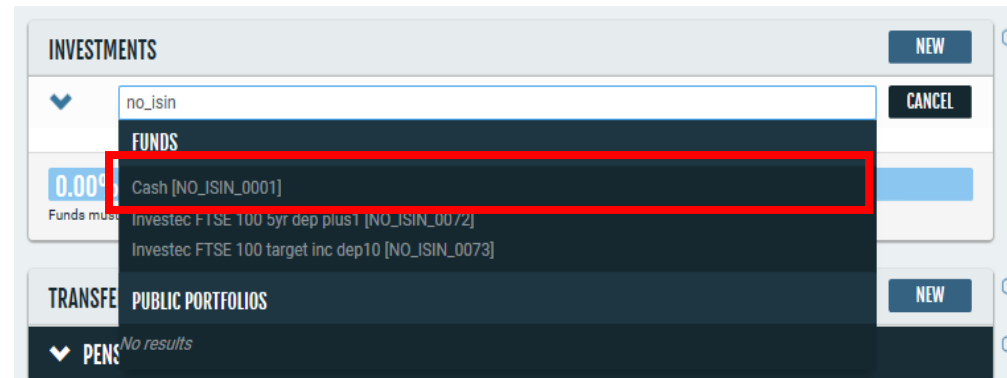
# Investments

You'll need to follow this process for each investment strategy where the crystallised and uncrystallised wrappers have different investments.

Your client must have 0.25% in cash. Enter **No\_Isin** to find Cash and select **Cash [NO\_ISIN\_0001]**

You can search using:

- Fund name
- ISIN
- Sedol



# Investments

You'll see a warning message until the investment choice totals 100%.

Remember drip-feed drawdown isn't available if your client has Secure Retirement Income investments.

The screenshot displays the 'INVESTMENT STRATEGIES' management interface. At the top right is an 'ADD NEW STRATEGY' button. Below the title bar is a search bar with the placeholder 'investment strategy' and two buttons: 'NEW INVESTMENT' and 'REMOVE THIS STRATEGY'. A second search bar below it contains the text 'Search for a fund or use the dropdown...' and a 'CANCEL' button. The main section is titled 'INVESTMENTS' and contains a table of investment options:

Investment	Proportion	Action
Cash	0.25 %	DELETE
Balanced Plus Core Portfolio (ARC)	25.00 %	DELETE
7IM AAP Adventurous C Inc	24.75 %	DELETE
Invesco Asia Trust plc	0.00 %	DELETE
M&G Asian I Acc GBP	0.00 %	DELETE

Below the table is a progress bar showing 50.00% completion. A red box highlights a warning message: 'Funds must equal 100%'. At the bottom of the interface, a blue progress bar shows 100.00% completion.

# Investments

Select both the **Existing uncrystallised funds** and **Existing crystallised funds** to add the current values of your client's crystallised and uncrystallised wrappers.

You need to add an investment strategy to **Existing uncrystallised funds** and **Existing crystallised funds** which can be the same strategy unless the existing investments are different.

The screenshot shows the 'EXISTING ARRANGEMENTS' form. The 'Value' field is set to £0.00 and the 'Invest into' field is set to 'investment strategy'. A dropdown menu is open, showing three options: 'Existing crystallised funds' (highlighted with a red box), 'Existing uncrystallised funds', and 'Existing crystallised funds'. Below the dropdown, there are three buttons: 'NEW', 'DELETE', and 'NEW'. The 'TRANSFER' section is visible below, with a 'PENSION PROTECTION' dropdown and a 'NEW' button. The 'CONTRIBUTIONS' section is also visible with a 'NEW' button.

The screenshot shows the 'EXISTING ARRANGEMENTS' form with two rows of data. The first row has a 'Value' of £25,000.00, 'Invest into' set to 'investment strategy', and a dropdown menu set to 'Existing crystallised funds'. The second row has a 'Value' of £500,000.00, 'Invest into' set to 'investment strategy (1)', and a dropdown menu set to 'Existing uncrystallised funds'. Each row has a 'DELETE' button to its right. There are also 'NEW' buttons at the top right of the form.

# Adding contributions

You can add any employee and employer contributions as required and allocate these to an investment strategy.

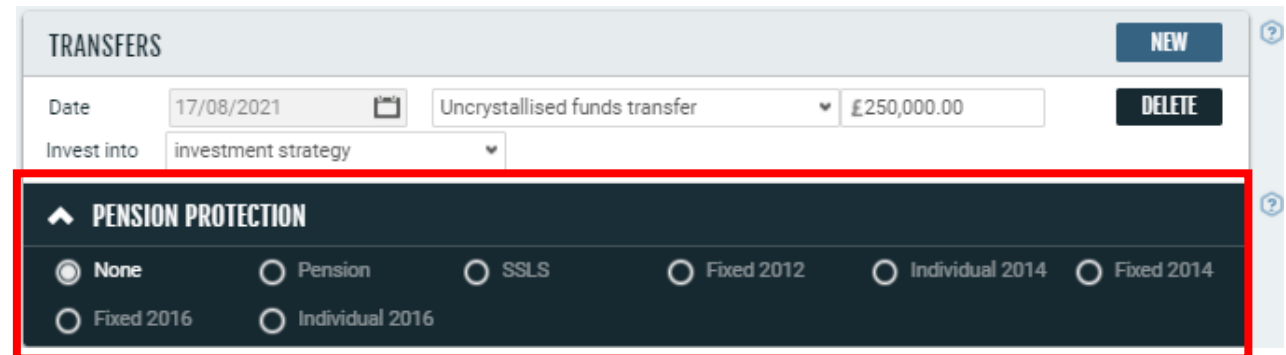
### CONTRIBUTIONS

NEW?

Date	22/03/2022	Net Employer	£ 100.00	DELETE	
Invest into	investment strategy				
Frequency	<input checked="" type="radio"/> One-off	<input type="radio"/> Monthly	<input type="radio"/> Quarterly	<input type="radio"/> Half-Yearly	<input type="radio"/> Annually

# Pension protection

If your client has any lifetime allowance protections, complete the **Pension protection** section. Remember drip-feed drawdown isn't available if your client has enhanced protection with registered tax-free cash that isn't equal to 25% or scheme specific lump sum with primary protection and protected PCLS.



The screenshot shows a web interface for pension transfers. At the top, there is a header 'TRANSFERS' with a 'NEW' button and a help icon. Below this, there are input fields for 'Date' (17/08/2021), 'Invest into' (investment strategy), and a dropdown menu for 'Uncrystallised funds transfer' with a value of '£250,000.00'. A 'DELETE' button is also present. The 'PENSION PROTECTION' section is highlighted with a red box and contains the following options:

- None
- Pension
- SSLS
- Fixed 2012
- Individual 2014
- Fixed 2014
- Fixed 2016
- Individual 2016

# Drip-feed drawdown

Complete **Drip-feed drawdown** details by selecting **Take Drip-Feed Drawdown Income**.

- Enter the amount your client requires as a yearly figure – you can complete **Tax-free cash**, **Income amount** or **Amt to crystallise** and the system will automatically calculate the relevant figures.
- Select **Frequency**.
- And set **Timing** to **In advance** – the system defaults to In arrears so make sure you select **In advance**.
- Add any **existing drawdown** income and any **one-off withdrawal** that is being taken.

The screenshot shows a web form titled 'INCOME' with a sub-header 'Take Drip-Feed Drawdown Income' which is highlighted with a red box. Below this, there are several sections: 'Has income requirement changed?' with a checked checkbox; 'Next Income Payment' set to '22/03/2022'; a row of three input fields for 'Tax-free cash p.a.' (£10,000.00), 'Income amount p.a.' (£10,000.00), and 'Amt to crystallise p.a.' (£40,000.00); a 'Frequency' section with radio buttons for 'Monthly' (selected), 'Quarterly', 'Half yearly', and 'Annually'; a 'Timing' section with radio buttons for 'In advance' (selected) and 'In arrears'; an 'ADDITIONAL ONE-OFF WITHDRAWAL' section with an 'Amount' input field set to '£0.00'; an 'ADDITIONAL REGULAR WITHDRAWAL' section with 'Target' set to 'Gross' (selected), 'Amount' set to '£0.00', 'Frequency' set to 'Monthly' (selected), 'Escalation' set to 'RPI' (selected), and 'Timing' set to 'In arrears' (selected). The entire form content is enclosed in a red border.



# Annuity assumptions

You can add specific annuity assumptions by selecting **Advanced/Annuity**.

**YOUR ILLUSTRATION** SAVE CANCEL

Reference: **137563**

Product: Self-invested Personal Pension (SIPP)

Type: Drip-Feed Drawdown

Status: Pre-sales

Basis: Flexi-Access Drawdown

Allowance: Money Purchase Annual Allowance

Illustration start date: 04/08/2020

Illustration end date: 01/01/2054

**ADVANCED / ANNUITY**

Illustration Results (select to view)

DATA CHANGED, RE-CALCULATION REQUIRED

COPY HISTORY SHOW PRINT OPTIONS

CALCULATE VIEW LAST PDF

**ADVANCED**

Policy Reference

**PROJECTED ANNUITY ASSUMPTIONS**

Frequency  Monthly  Quarterly  Half-Yearly  Annually

Timing  In Advance  In Arrears

Guarantee  None  5 Years  10 Years

Escalation  0%  3%  5%  In line with prices

Dependants Pension 50.00 %

Use the results panel buttons to view more results.

← VIEW PDF

# Calculate and view PDF

Once you've entered all the information, you'll be able to select **Calculate**.

Once it's calculated and the **Illustration results** section is complete, you can select **View PDF**.

Now **Open** or **Save** the illustration.

Illustration start date: 03/09/2021  
Illustration end date: 01/01/2059  
ADVANCED / ANNUITY

100.00%

TRANSFERS NEW

Date: 03/09/2021  
Invest into: investment strategy  
Uncrystallised funds transfer £500,000.00  
DELETE

PENSION PROTECTION

CONTRIBUTIONS NEW

DRIP-FEED DRAWDOWN

Tax-free cash p.a. £10,000.00  
Income amount p.a. £10,000.00  
Amt to crystallise p.a. £40,000.00

Frequency:  Monthly  Quarterly  Half yearly  Annually  
Timing:  In advance  In arrears

Illustration Results (select to view)	
Final fund value £80,515	Income Year 1 £9,893
Deductions Year 1 £21,120	Tax-Free Cash Year 1 £10,000
Reduction In Yield 1.64%	Critical Yield 5.07%

COPY HISTORY SHOW PRINT OPTIONS  
CALCULATE VIEW PDF

DUNSTAN THOMAS  
Financial Services  
Software Consulta

What do you want to do with Example-JT-137563-20200805-141259812.pdf?  
From: pltin1.test.aegon.co.uk

Open Save ^ Cancel ×

# Illustration

Your illustration will open in another window.

Once your client has reviewed their illustration and is happy to proceed, you can continue and apply for drip-feed drawdown online.

Our [Submitting a drip-feed drawdown request online](#) guide shows you how to do this.

The screenshot shows a Foxit Reader window titled 'Example-JT-137563-20200805-141259812 (1).pdf'. The interface includes a top menu bar with options like File, Home, Comment, Fill & Sign, View, Form, Protect, Share, Help, and Tell me... A toolbar below the menu contains various tools such as Hand, Select, Snapshot, Clipboard, Fit Page, Fit Width, Actual Size, Fit Visible, Reflow, Rotate Left, Rotate Right, Typewriter, Highlight, Link, Bookmark, File Attachment, Image Annotation, and Audio & Video. The main content area displays a financial illustration for 'Mr JT Test Example' with the following details:

Name:	Mr JT Test Example	Illustration Reference:	137563
Date of Illustration:	04/08/2020		
Illustration End Date:	01/01/2064		
<b>Tax-free cash</b>			£5,000
<b>Amount remaining for drawdown investment</b> (before any charges are deducted)			£15,000
<b>Amount not in drawdown investment</b>			£230,187
<b>Withdrawals</b>			
Regular withdrawals			£0
Total taken each year			£0
One-off withdrawal			£0
<b>What your fund might be worth in the future</b> Assuming annual growth of -1.0% a year above inflation, taking withdrawals shown above.			
• at the end of year 5			£209,000
• at the end of year 10			£173,000
• your fund will run out before you are			n/a
For more details, see the 'What might your benefits be at the illustrative annuity purchase date?' section			
<b>Charges will reduce the assumed annual growth rate of your plan, after inflation, by:</b> Charges would reduce your annual fund growth from -1.0% to -1.5%. For more details, see the 'How the charges can affect your plan'			<b>0.5% each year</b> Figure known as 'reduction in yield'.

The bottom of the window shows a navigation bar with page number '1 / 12', a search bar, and a zoom level of '112.36%'.



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