

Projected pension pot in today's money

Fund name: **Managed 6**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.58%	Annual fund and product charges of 0.63%
0	£30,000	£30,000	£30,000
1	£30,400	£30,300	£30,200
3	£31,400	£30,900	£30,800
5	£32,400	£31,500	£31,400
10	£35,000	£33,100	£32,900
15	£37,800	£34,800	£34,600
20	£40,900	£36,600	£36,200
25	£44,200	£38,500	£38,000
30	£47,800	£40,400	£39,900
35	£51,700	£42,500	£41,800
40	£55,900	£44,700	£43,800

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.58%	Annual fund and product charges of 0.63%
0	£30,000	£30,000	£30,000
1	£32,700	£32,500	£32,500
3	£38,200	£37,600	£37,600
5	£43,700	£42,600	£42,500
10	£57,500	£54,900	£54,700
15	£71,400	£66,900	£66,500
20	£85,600	£78,600	£78,000
25	£100,000	£90,100	£89,300
30	£115,000	£101,000	£100,000
35	£130,000	£112,000	£111,000
40	£146,000	£124,000	£122,000

Additions and deductions

- We have assumed transaction costs of **0.059%** are incurred each year.
- We have assumed investment growth of **3.60%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G Managed Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,400	£30,400	£30,300
3	£31,400	£31,400	£30,900
5	£32,400	£32,400	£31,600
10	£35,000	£35,000	£33,300
15	£37,800	£37,800	£35,200
20	£40,900	£40,900	£37,100
25	£44,200	£44,200	£39,200
30	£47,800	£47,800	£41,300
35	£51,700	£51,700	£43,600
40	£55,900	£55,900	£46,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£32,800	£32,800	£32,700
3	£38,600	£38,600	£38,000
5	£44,300	£44,300	£43,400
10	£58,700	£58,700	£56,400
15	£73,200	£73,200	£69,200
20	£87,900	£87,900	£81,700
25	£103,000	£103,000	£94,100
30	£118,000	£118,000	£106,000
35	£134,000	£134,000	£118,000
40	£151,000	£151,000	£131,000

Additions and deductions

- We have assumed transaction costs of **0.059%** are incurred each year.
- We have assumed investment growth of **3.60%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G UK Equity Index Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,800	£30,800	£30,700
3	£32,600	£32,600	£32,100
5	£34,500	£34,500	£33,600
10	£39,700	£39,700	£37,800
15	£45,600	£45,600	£42,500
20	£52,500	£52,500	£47,700
25	£60,400	£60,400	£53,600
30	£69,500	£69,500	£60,200
35	£80,000	£80,000	£67,700
40	£92,000	£92,000	£76,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,200	£33,200	£33,100
3	£39,900	£39,900	£39,400
5	£46,800	£46,800	£45,800
10	£65,000	£65,000	£62,500
15	£84,800	£84,800	£80,100
20	£106,000	£106,000	£99,000
25	£131,000	£131,000	£119,000
30	£158,000	£158,000	£141,000
35	£188,000	£188,000	£165,000
40	£223,000	£223,000	£192,000

Additions and deductions

- We have assumed transaction costs of **0.037%** are incurred each year.
- We have assumed investment growth of **4.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Global Equity Index Tracker LStyle**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,800	£30,500	£30,500
3	£32,700	£31,700	£31,700
5	£34,600	£33,000	£33,000
10	£40,000	£36,400	£36,400
15	£46,300	£40,100	£40,100
20	£53,500	£44,200	£44,200
25	£61,900	£48,700	£48,700
30	£71,500	£53,700	£53,700
35	£82,700	£59,100	£59,100
40	£95,600	£65,200	£65,200

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£33,200	£32,900	£32,900
3	£40,000	£39,000	£39,000
5	£47,000	£45,000	£45,000
10	£65,500	£60,500	£60,500
15	£85,800	£76,600	£76,600
20	£108,000	£93,300	£93,300
25	£133,000	£110,000	£110,000
30	£161,000	£129,000	£129,000
35	£194,000	£149,000	£149,000
40	£230,000	£170,000	£170,000

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **L&G Fixed Interest Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,200	£30,200	£30,000
3	£30,600	£30,600	£30,100
5	£31,000	£31,000	£30,200
10	£32,100	£32,100	£30,500
15	£33,200	£33,200	£30,800
20	£34,300	£34,300	£31,100
25	£35,500	£35,500	£31,500
30	£36,800	£36,800	£31,800
35	£38,100	£38,100	£32,100
40	£39,400	£39,400	£32,400

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£32,500	£32,500	£32,400
3	£37,600	£37,600	£37,100
5	£42,600	£42,600	£41,700
10	£54,700	£54,700	£52,600
15	£66,100	£66,100	£62,500
20	£77,100	£77,100	£71,700
25	£87,600	£87,600	£80,100
30	£97,700	£97,700	£87,900
35	£107,000	£107,000	£95,100
40	£117,000	£117,000	£101,000

Additions and deductions

- We have assumed transaction costs of **0.095%** are incurred each year.
- We have assumed investment growth of **2.70%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Unitised-With Profits Pen Gen 2 CAI**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.70%	Annual fund and product charges of 0.75%
0	£30,000	£30,000	£30,000
1	£30,500	£30,300	£30,300
3	£31,700	£31,000	£31,000
5	£32,900	£31,800	£31,700
10	£36,000	£33,700	£33,500
15	£39,500	£35,700	£35,400
20	£43,300	£37,900	£37,500
25	£47,500	£40,100	£39,700
30	£52,100	£42,600	£41,900
35	£57,200	£45,100	£44,400
40	£62,700	£47,800	£46,900

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.70%	Annual fund and product charges of 0.75%
0	£30,000	£30,000	£30,000
1	£32,800	£32,600	£32,600
3	£38,500	£37,800	£37,700
5	£44,200	£42,900	£42,800
10	£58,800	£55,600	£55,400
15	£73,800	£68,100	£67,700
20	£89,400	£80,500	£79,900
25	£105,000	£92,900	£92,000
30	£122,000	£105,000	£104,000
35	£140,000	£117,000	£116,000
40	£160,000	£130,000	£128,000

Additions and deductions

- We have assumed transaction costs of **0.121%** are incurred each year.
- We have assumed investment growth of **3.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.30%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G Distribution Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,300	£30,300	£30,200
3	£31,100	£31,100	£30,700
5	£31,900	£31,900	£31,100
10	£34,000	£34,000	£32,400
15	£36,200	£36,200	£33,700
20	£38,600	£38,600	£35,000
25	£41,100	£41,100	£36,400
30	£43,800	£43,800	£37,900
35	£46,700	£46,700	£39,400
40	£49,700	£49,700	£41,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£32,700	£32,700	£32,600
3	£38,200	£38,200	£37,700
5	£43,700	£43,700	£42,800
10	£57,300	£57,300	£55,100
15	£70,700	£70,700	£66,900
20	£84,100	£84,100	£78,200
25	£97,600	£97,600	£89,200
30	£111,000	£111,000	£99,800
35	£125,000	£125,000	£110,000
40	£139,000	£139,000	£120,000

Additions and deductions

- We have assumed transaction costs of **0.094%** are incurred each year.
- We have assumed investment growth of **3.30%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Managed 5**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.83%	Annual fund and product charges of 0.88%
0	£30,000	£30,000	£30,000
1	£30,400	£30,200	£30,200
3	£31,400	£30,600	£30,600
5	£32,400	£31,100	£31,000
10	£35,000	£32,300	£32,200
15	£37,800	£33,600	£33,300
20	£40,900	£34,900	£34,500
25	£44,200	£36,200	£35,800
30	£47,800	£37,600	£37,100
35	£51,700	£39,100	£38,400
40	£55,900	£40,600	£39,800

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.83%	Annual fund and product charges of 0.88%
0	£30,000	£30,000	£30,000
1	£32,700	£32,400	£32,400
3	£38,200	£37,400	£37,300
5	£43,700	£42,200	£42,100
10	£57,500	£53,800	£53,600
15	£71,400	£65,000	£64,600
20	£85,600	£75,800	£75,200
25	£100,000	£86,100	£85,400
30	£115,000	£96,200	£95,200
35	£130,000	£106,000	£104,000
40	£146,000	£115,000	£114,000

Additions and deductions

- We have assumed transaction costs of **0.059%** are incurred each year.
- We have assumed investment growth of **3.60%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **UK Equity Index 6**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.53%	Annual fund and product charges of 0.58%
0	£30,000	£30,000	£30,000
1	£30,800	£30,600	£30,600
3	£32,600	£32,100	£32,000
5	£34,500	£33,600	£33,500
10	£39,700	£37,700	£37,500
15	£45,600	£42,300	£42,000
20	£52,500	£47,400	£47,000
25	£60,400	£53,200	£52,600
30	£69,500	£59,700	£58,800
35	£80,000	£66,900	£65,800
40	£92,000	£75,100	£73,600

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.53%	Annual fund and product charges of 0.58%
0	£30,000	£30,000	£30,000
1	£33,100	£32,900	£32,900
3	£39,500	£39,000	£38,900
5	£46,200	£45,100	£45,000
10	£63,700	£61,100	£60,800
15	£82,900	£78,000	£77,500
20	£104,000	£96,000	£95,300
25	£127,000	£115,000	£114,000
30	£153,000	£136,000	£135,000
35	£183,000	£159,000	£157,000
40	£217,000	£184,000	£181,000

Additions and deductions

- We have assumed transaction costs of **0.037%** are incurred each year.
- We have assumed investment growth of **4.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **L&G Consensus Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,600	£30,600	£30,500
3	£32,000	£32,000	£31,600
5	£33,500	£33,500	£32,700
10	£37,400	£37,400	£35,700
15	£41,900	£41,900	£39,000
20	£46,800	£46,800	£42,500
25	£52,300	£52,300	£46,400
30	£58,500	£58,500	£50,700
35	£65,400	£65,400	£55,300
40	£73,100	£73,100	£60,300

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,000	£33,000	£32,900
3	£39,300	£39,300	£38,800
5	£45,600	£45,600	£44,700
10	£62,000	£62,000	£59,600
15	£79,200	£79,200	£74,900
20	£97,600	£97,600	£90,600
25	£117,000	£117,000	£106,000
30	£138,000	£138,000	£124,000
35	£161,000	£161,000	£141,000
40	£186,000	£186,000	£160,000

Additions and deductions

- We have assumed transaction costs of **0.015%** are incurred each year.
- We have assumed investment growth of **4.30%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Special Deposit 6**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£29,700	£29,700	£29,500
3	£29,100	£29,100	£28,600
5	£28,500	£28,500	£27,800
10	£27,100	£27,100	£25,800
15	£25,800	£25,800	£24,000
20	£24,600	£24,600	£22,300
25	£23,400	£23,400	£20,700
30	£22,300	£22,300	£19,200
35	£21,200	£21,200	£17,800
40	£20,200	£20,200	£16,500

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£31,900	£31,900	£31,800
3	£35,600	£35,600	£35,100
5	£39,100	£39,100	£38,300
10	£46,800	£46,800	£45,000
15	£53,200	£53,200	£50,400
20	£58,600	£58,600	£54,500
25	£62,900	£62,900	£57,700
30	£66,300	£66,300	£59,900
35	£69,000	£69,000	£61,400
40	£70,900	£70,900	£62,300

Additions and deductions

- We have assumed transaction costs of **0.00%** are incurred each year.
- We have assumed investment growth of **1.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **L&G Cash Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£29,700	£29,700	£29,500
3	£29,100	£29,100	£28,600
5	£28,500	£28,500	£27,800
10	£27,100	£27,100	£25,800
15	£25,800	£25,800	£24,000
20	£24,600	£24,600	£22,300
25	£23,400	£23,400	£20,700
30	£22,300	£22,300	£19,200
35	£21,200	£21,200	£17,800
40	£20,200	£20,200	£16,500

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£32,000	£32,000	£31,900
3	£36,000	£36,000	£35,500
5	£39,700	£39,700	£38,800
10	£47,800	£47,800	£46,000
15	£54,700	£54,700	£51,800
20	£60,300	£60,300	£56,200
25	£64,900	£64,900	£59,600
30	£68,600	£68,600	£62,100
35	£71,500	£71,500	£63,700
40	£73,600	£73,600	£64,700

Additions and deductions

- We have assumed transaction costs of **-0.016%** are incurred each year.
- We have assumed investment growth of **1.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Global Eq Fixd Ws 50:50 Index Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,800	£30,800	£30,700
3	£32,600	£32,600	£32,100
5	£34,500	£34,500	£33,600
10	£39,700	£39,700	£37,800
15	£45,600	£45,600	£42,500
20	£52,500	£52,500	£47,700
25	£60,400	£60,400	£53,600
30	£69,500	£69,500	£60,200
35	£80,000	£80,000	£67,700
40	£92,000	£92,000	£76,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,200	£33,200	£33,100
3	£39,900	£39,900	£39,400
5	£46,800	£46,800	£45,800
10	£65,000	£65,000	£62,500
15	£84,800	£84,800	£80,100
20	£106,000	£106,000	£99,000
25	£131,000	£131,000	£119,000
30	£158,000	£158,000	£141,000
35	£188,000	£188,000	£165,000
40	£223,000	£223,000	£192,000

Additions and deductions

- We have assumed transaction costs of **0.024%** are incurred each year.
- We have assumed investment growth of **4.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Global Eq Fixd Weigh 60:40 Index Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,800	£30,800	£30,700
3	£32,600	£32,600	£32,100
5	£34,500	£34,500	£33,600
10	£39,700	£39,700	£37,800
15	£45,600	£45,600	£42,500
20	£52,500	£52,500	£47,700
25	£60,400	£60,400	£53,600
30	£69,500	£69,500	£60,200
35	£80,000	£80,000	£67,700
40	£92,000	£92,000	£76,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,200	£33,200	£33,100
3	£39,900	£39,900	£39,400
5	£46,800	£46,800	£45,800
10	£65,000	£65,000	£62,500
15	£84,800	£84,800	£80,100
20	£106,000	£106,000	£99,000
25	£131,000	£131,000	£119,000
30	£158,000	£158,000	£141,000
35	£188,000	£188,000	£165,000
40	£223,000	£223,000	£192,000

Additions and deductions

- We have assumed transaction costs of **0.027%** are incurred each year.
- We have assumed investment growth of **4.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Equity 6**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.50%	Annual fund and product charges of 0.55%
0	£30,000	£30,000	£30,000
1	£30,700	£30,500	£30,500
3	£32,200	£31,700	£31,700
5	£33,800	£33,000	£32,900
10	£38,200	£36,400	£36,200
15	£43,100	£40,100	£39,800
20	£48,600	£44,200	£43,800
25	£54,900	£48,700	£48,100
30	£62,000	£53,700	£52,900
35	£70,000	£59,100	£58,200
40	£79,000	£65,200	£63,900

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.50%	Annual fund and product charges of 0.55%
0	£30,000	£30,000	£30,000
1	£33,000	£32,800	£32,800
3	£39,100	£38,600	£38,500
5	£45,400	£44,400	£44,300
10	£61,700	£59,300	£59,100
15	£79,200	£74,700	£74,300
20	£97,900	£90,900	£90,200
25	£118,000	£107,000	£106,000
30	£140,000	£125,000	£124,000
35	£165,000	£144,000	£143,000
40	£192,000	£165,000	£163,000

Additions and deductions

- We have assumed transaction costs of **0.126%** are incurred each year.
- We have assumed investment growth of **4.50%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G (PMC) Multi-Asset Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,000	£30,000	£29,800
3	£30,000	£30,000	£29,500
5	£30,000	£30,000	£29,200
10	£30,000	£30,000	£28,500
15	£30,000	£30,000	£27,800
20	£30,000	£30,000	£27,100
25	£30,000	£30,000	£26,500
30	£30,000	£30,000	£25,800
35	£30,000	£30,000	£25,200
40	£30,000	£30,000	£24,600

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£32,300	£32,300	£32,200
3	£36,900	£36,900	£36,500
5	£41,400	£41,400	£40,500
10	£51,700	£51,700	£49,800
15	£61,100	£61,100	£57,800
20	£69,600	£69,600	£64,800
25	£77,300	£77,300	£70,800
30	£84,300	£84,300	£76,000
35	£90,600	£90,600	£80,400
40	£96,300	£96,300	£84,100

Additions and deductions

- We have assumed transaction costs of **0.00%** are incurred each year.
- We have assumed investment growth of **2.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **UK All Company Tracker**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

If no money is paid into member's pension			
Years	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,800	£30,500	£30,500
3	£32,700	£31,700	£31,700
5	£34,600	£33,000	£33,000
10	£40,000	£36,400	£36,400
15	£46,300	£40,100	£40,100
20	£53,500	£44,200	£44,200
25	£61,900	£48,700	£48,700
30	£71,500	£53,700	£53,700
35	£82,700	£59,100	£59,100
40	£95,600	£65,200	£65,200

If £200.00 per month is paid into member's pension			
Years	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£33,100	£32,800	£32,800
3	£39,600	£38,600	£38,600
5	£46,300	£44,400	£44,400
10	£64,200	£59,300	£59,300
15	£83,800	£74,700	£74,700
20	£105,000	£90,900	£90,900
25	£130,000	£107,000	£107,000
30	£157,000	£125,000	£125,000
35	£188,000	£144,000	£144,000
40	£223,000	£165,000	£165,000

Additions and deductions

- We have assumed transaction costs of **0.048%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Unitised-With Profits Pen Gen 2**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.24%	Annual fund and product charges of 0.29%
0	£30,000	£30,000	£30,000
1	£30,500	£30,400	£30,400
3	£31,700	£31,400	£31,400
5	£32,900	£32,500	£32,400
10	£36,000	£35,200	£35,000
15	£39,500	£38,200	£37,900
20	£43,300	£41,400	£41,000
25	£47,500	£44,900	£44,300
30	£52,100	£48,600	£47,900
35	£57,200	£52,700	£51,900
40	£62,700	£57,200	£56,100

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.24%	Annual fund and product charges of 0.29%
0	£30,000	£30,000	£30,000
1	£32,800	£32,700	£32,700
3	£38,500	£38,200	£38,200
5	£44,200	£43,800	£43,700
10	£58,800	£57,700	£57,400
15	£73,800	£71,800	£71,400
20	£89,400	£86,200	£85,600
25	£105,000	£101,000	£100,000
30	£122,000	£116,000	£115,000
35	£140,000	£132,000	£130,000
40	£160,000	£149,000	£147,000

Additions and deductions

- We have assumed transaction costs of **0.118%** are incurred each year.
- We have assumed investment growth of **3.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.30%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Unitised-With Profits Pen Gen 4**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.50%	Annual fund and product charges of 0.55%
0	£30,000	£30,000	£30,000
1	£30,500	£30,400	£30,300
3	£31,700	£31,200	£31,200
5	£32,900	£32,100	£32,000
10	£36,000	£34,300	£34,200
15	£39,500	£36,800	£36,500
20	£43,300	£39,400	£39,000
25	£47,500	£42,100	£41,600
30	£52,100	£45,100	£44,500
35	£57,200	£48,300	£47,500
40	£62,700	£51,700	£50,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.50%	Annual fund and product charges of 0.55%
0	£30,000	£30,000	£30,000
1	£32,800	£32,700	£32,700
3	£38,700	£38,200	£38,100
5	£44,500	£43,600	£43,500
10	£59,400	£57,100	£56,900
15	£74,800	£70,600	£70,200
20	£90,700	£84,200	£83,600
25	£107,000	£97,900	£97,000
30	£124,000	£111,000	£110,000
35	£143,000	£126,000	£124,000
40	£163,000	£140,000	£138,000

Additions and deductions

- We have assumed transaction costs of **0.118%** are incurred each year.
- We have assumed investment growth of **3.90%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **2.60%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **OMR Index Balanced S2**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.23%	Annual fund and product charges of 0.28%
0	£30,000	£30,000	£30,000
1	£30,700	£30,600	£30,600
3	£32,100	£31,900	£31,900
5	£33,600	£33,300	£33,200
10	£37,800	£37,000	£36,800
15	£42,500	£41,100	£40,800
20	£47,700	£45,700	£45,200
25	£53,600	£50,700	£50,100
30	£60,200	£56,400	£55,600
35	£67,700	£62,600	£61,600
40	£76,000	£69,600	£68,300

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.23%	Annual fund and product charges of 0.28%
0	£30,000	£30,000	£30,000
1	£33,100	£33,000	£33,000
3	£39,400	£39,100	£39,100
5	£45,800	£45,400	£45,300
10	£62,500	£61,300	£61,100
15	£80,100	£78,100	£77,600
20	£99,000	£95,700	£95,000
25	£119,000	£114,000	£113,000
30	£141,000	£134,000	£133,000
35	£165,000	£156,000	£154,000
40	£192,000	£179,000	£176,000

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **4.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **UK All Company Tracker LStyle**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,800	£30,500	£30,500
3	£32,700	£31,700	£31,700
5	£34,600	£33,000	£33,000
10	£40,000	£36,400	£36,400
15	£46,300	£40,100	£40,100
20	£53,500	£44,200	£44,200
25	£61,900	£48,700	£48,700
30	£71,500	£53,700	£53,700
35	£82,700	£59,100	£59,100
40	£95,600	£65,200	£65,200

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£33,200	£32,900	£32,900
3	£40,000	£39,000	£39,000
5	£47,000	£45,000	£45,000
10	£65,500	£60,500	£60,500
15	£85,800	£76,600	£76,600
20	£108,000	£93,300	£93,300
25	£133,000	£110,000	£110,000
30	£161,000	£129,000	£129,000
35	£194,000	£149,000	£149,000
40	£230,000	£170,000	£170,000

Additions and deductions

- We have assumed transaction costs of **0.048%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **L&G Property Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,400	£30,400	£30,200
3	£31,200	£31,200	£30,800
5	£32,100	£32,100	£31,300
10	£34,300	£34,300	£32,700
15	£36,800	£36,800	£34,200
20	£39,400	£39,400	£35,700
25	£42,100	£42,100	£37,300
30	£45,100	£45,100	£39,000
35	£48,300	£48,300	£40,700
40	£51,700	£51,700	£42,600

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£32,800	£32,800	£32,600
3	£38,300	£38,300	£37,800
5	£43,900	£43,900	£43,000
10	£57,700	£57,700	£55,500
15	£71,500	£71,500	£67,600
20	£85,400	£85,400	£79,300
25	£99,400	£99,400	£90,800
30	£113,000	£113,000	£102,000
35	£128,000	£128,000	£113,000
40	£143,000	£143,000	£124,000

Additions and deductions

- We have assumed transaction costs of **0.130%** are incurred each year.
- We have assumed investment growth of **3.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Fixed Interest 6**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.55%	Annual fund and product charges of 0.60%
0	£30,000	£30,000	£30,000
1	£30,200	£30,000	£30,000
3	£30,600	£30,100	£30,000
5	£31,000	£30,200	£30,100
10	£32,100	£30,400	£30,200
15	£33,200	£30,600	£30,400
20	£34,300	£30,800	£30,500
25	£35,500	£31,100	£30,700
30	£36,800	£31,300	£30,800
35	£38,100	£31,500	£31,000
40	£39,400	£31,800	£31,100

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.55%	Annual fund and product charges of 0.60%
0	£30,000	£30,000	£30,000
1	£32,400	£32,300	£32,200
3	£37,300	£36,700	£36,700
5	£42,100	£41,100	£41,000
10	£53,500	£51,300	£51,100
15	£64,500	£60,600	£60,200
20	£74,900	£69,100	£68,600
25	£85,000	£77,000	£76,300
30	£94,700	£84,200	£83,300
35	£104,000	£90,800	£89,700
40	£113,000	£97,000	£95,600

Additions and deductions

- We have assumed transaction costs of **0.095%** are incurred each year.
- We have assumed investment growth of **2.70%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Pensions Balanced**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,700	£30,400	£30,400
3	£32,100	£31,200	£31,200
5	£33,600	£32,100	£32,100
10	£37,800	£34,300	£34,300
15	£42,500	£36,800	£36,800
20	£47,700	£39,400	£39,400
25	£53,600	£42,100	£42,100
30	£60,200	£45,100	£45,100
35	£67,700	£48,300	£48,300
40	£76,000	£51,700	£51,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£32,900	£32,600	£32,600
3	£39,000	£38,000	£38,000
5	£45,200	£43,300	£43,300
10	£61,200	£56,600	£56,600
15	£78,200	£69,800	£69,800
20	£96,500	£83,100	£83,100
25	£116,000	£96,500	£96,500
30	£137,000	£110,000	£110,000
35	£160,000	£124,000	£124,000
40	£186,000	£138,000	£138,000

Additions and deductions

- We have assumed transaction costs of **0.099%** are incurred each year.
- We have assumed investment growth of **4.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.



Projected pension pot in today's money

Fund name: **OMR QI Cirilium Balanced Blend Port**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 1.51%	Annual fund and product charges of 1.56%
0	£30,000	£30,000	£30,000
1	£30,500	£30,000	£30,000
3	£31,600	£30,200	£30,200
5	£32,700	£30,400	£30,300
10	£35,700	£30,800	£30,700
15	£39,000	£31,300	£31,000
20	£42,500	£31,700	£31,400
25	£46,400	£32,200	£31,800
30	£50,700	£32,600	£32,100
35	£55,300	£33,100	£32,500
40	£60,300	£33,600	£32,900

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 1.51%	Annual fund and product charges of 1.56%
0	£30,000	£30,000	£30,000
1	£32,800	£32,300	£32,300
3	£38,400	£36,900	£36,800
5	£44,100	£41,300	£41,200
10	£58,400	£51,800	£51,600
15	£73,100	£61,500	£61,200
20	£88,200	£70,600	£70,000
25	£103,000	£78,900	£78,200
30	£120,000	£86,700	£85,800
35	£137,000	£94,000	£92,900
40	£155,000	£100,000	£99,400

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **3.80%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **OMR Prof Index Balanced**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.23%	Annual fund and product charges of 0.28%
0	£30,000	£30,000	£30,000
1	£30,700	£30,600	£30,600
3	£32,100	£31,900	£31,900
5	£33,600	£33,300	£33,200
10	£37,800	£37,000	£36,800
15	£42,500	£41,100	£40,800
20	£47,700	£45,700	£45,200
25	£53,600	£50,700	£50,100
30	£60,200	£56,400	£55,600
35	£67,700	£62,600	£61,600
40	£76,000	£69,600	£68,300

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.23%	Annual fund and product charges of 0.28%
0	£30,000	£30,000	£30,000
1	£33,100	£33,000	£33,000
3	£39,400	£39,100	£39,100
5	£45,800	£45,400	£45,300
10	£62,500	£61,300	£61,100
15	£80,100	£78,100	£77,600
20	£99,000	£95,700	£95,000
25	£119,000	£114,000	£113,000
30	£141,000	£134,000	£133,000
35	£165,000	£156,000	£154,000
40	£192,000	£179,000	£176,000

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **4.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.



Projected pension pot in today's money

Fund name: **L&G Global Equity 70:30 Index Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,800	£30,800	£30,600
3	£32,500	£32,500	£32,000
5	£34,300	£34,300	£33,500
10	£39,300	£39,300	£37,400
15	£45,000	£45,000	£41,900
20	£51,500	£51,500	£46,800
25	£59,000	£59,000	£52,300
30	£67,600	£67,600	£58,500
35	£77,400	£77,400	£65,400
40	£88,600	£88,600	£73,100

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,200	£33,200	£33,000
3	£39,800	£39,800	£39,300
5	£46,600	£46,600	£45,600
10	£64,400	£64,400	£62,000
15	£83,900	£83,900	£79,200
20	£105,000	£105,000	£97,600
25	£128,000	£128,000	£117,000
30	£154,000	£154,000	£138,000
35	£184,000	£184,000	£161,000
40	£216,000	£216,000	£186,000

Additions and deductions

- We have assumed transaction costs of **0.029%** are incurred each year.
- We have assumed investment growth of **4.80%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Special Deposit 5**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£29,700	£29,700	£29,500
3	£29,100	£29,100	£28,600
5	£28,500	£28,500	£27,800
10	£27,100	£27,100	£25,800
15	£25,800	£25,800	£24,000
20	£24,600	£24,600	£22,300
25	£23,400	£23,400	£20,700
30	£22,300	£22,300	£19,200
35	£21,200	£21,200	£17,800
40	£20,200	£20,200	£16,500

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£31,900	£31,900	£31,800
3	£35,600	£35,600	£35,100
5	£39,100	£39,100	£38,300
10	£46,800	£46,800	£45,000
15	£53,200	£53,200	£50,400
20	£58,600	£58,600	£54,500
25	£62,900	£62,900	£57,700
30	£66,300	£66,300	£59,900
35	£69,000	£69,000	£61,400
40	£70,900	£70,900	£62,300

Additions and deductions

- We have assumed transaction costs of **0.00%** are incurred each year.
- We have assumed investment growth of **1.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **L&G US Equity Index Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,800	£30,800	£30,700
3	£32,700	£32,700	£32,200
5	£34,600	£34,600	£33,800
10	£40,000	£40,000	£38,200
15	£46,300	£46,300	£43,100
20	£53,500	£53,500	£48,600
25	£61,900	£61,900	£54,900
30	£71,500	£71,500	£62,000
35	£82,700	£82,700	£70,000
40	£95,600	£95,600	£79,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,200	£33,200	£33,100
3	£40,000	£40,000	£39,500
5	£47,000	£47,000	£46,000
10	£65,500	£65,500	£62,900
15	£85,800	£85,800	£81,000
20	£108,000	£108,000	£100,000
25	£133,000	£133,000	£121,000
30	£161,000	£161,000	£144,000
35	£194,000	£194,000	£170,000
40	£230,000	£230,000	£198,000

Additions and deductions

- We have assumed transaction costs of **0.005%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G International Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,700	£30,700	£30,600
3	£32,300	£32,300	£31,800
5	£34,000	£34,000	£33,200
10	£38,500	£38,500	£36,700
15	£43,700	£43,700	£40,700
20	£49,600	£49,600	£45,000
25	£56,200	£56,200	£49,900
30	£63,800	£63,800	£55,200
35	£72,300	£72,300	£61,200
40	£82,100	£82,100	£67,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,100	£33,100	£33,000
3	£39,600	£39,600	£39,100
5	£46,200	£46,200	£45,200
10	£63,400	£63,400	£61,000
15	£82,000	£82,000	£77,400
20	£102,000	£102,000	£94,700
25	£124,000	£124,000	£113,000
30	£148,000	£148,000	£132,000
35	£174,000	£174,000	£153,000
40	£204,000	£204,000	£175,000

Additions and deductions

- We have assumed transaction costs of **0.074%** are incurred each year.
- We have assumed investment growth of **4.60%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **Global Equity Index Tracker**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,800	£30,500	£30,500
3	£32,700	£31,700	£31,700
5	£34,600	£33,000	£33,000
10	£40,000	£36,400	£36,400
15	£46,300	£40,100	£40,100
20	£53,500	£44,200	£44,200
25	£61,900	£48,700	£48,700
30	£71,500	£53,700	£53,700
35	£82,700	£59,100	£59,100
40	£95,600	£65,200	£65,200

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£33,200	£32,900	£32,900
3	£40,000	£39,000	£39,000
5	£47,000	£45,000	£45,000
10	£65,500	£60,500	£60,500
15	£85,800	£76,600	£76,600
20	£108,000	£93,300	£93,300
25	£133,000	£110,000	£110,000
30	£161,000	£129,000	£129,000
35	£194,000	£149,000	£149,000
40	£230,000	£170,000	£170,000

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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Projected pension pot in today's money

Fund name: **BNY Mellon Global Equity Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,800	£30,800	£30,700
3	£32,700	£32,700	£32,200
5	£34,600	£34,600	£33,800
10	£40,000	£40,000	£38,200
15	£46,300	£46,300	£43,100
20	£53,500	£53,500	£48,600
25	£61,900	£61,900	£54,900
30	£71,500	£71,500	£62,000
35	£82,700	£82,700	£70,000
40	£95,600	£95,600	£79,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,200	£33,200	£33,100
3	£40,000	£40,000	£39,500
5	£47,000	£47,000	£46,000
10	£65,500	£65,500	£62,900
15	£85,800	£85,800	£81,000
20	£108,000	£108,000	£100,000
25	£133,000	£133,000	£121,000
30	£161,000	£161,000	£144,000
35	£194,000	£194,000	£170,000
40	£230,000	£230,000	£198,000

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **OMR Prof QI Cirilium ModBldPfl**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.64%	Annual fund and product charges of 0.69%
0	£30,000	£30,000	£30,000
1	£30,600	£30,400	£30,400
3	£32,000	£31,400	£31,400
5	£33,500	£32,500	£32,400
10	£37,400	£35,200	£35,100
15	£41,900	£38,200	£37,900
20	£46,800	£41,400	£41,000
25	£52,300	£44,900	£44,400
30	£58,500	£48,700	£48,000
35	£65,400	£52,800	£51,900
40	£73,100	£57,300	£56,200

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.64%	Annual fund and product charges of 0.69%
0	£30,000	£30,000	£30,000
1	£33,000	£32,800	£32,800
3	£39,300	£38,600	£38,600
5	£45,600	£44,400	£44,300
10	£62,000	£59,000	£58,700
15	£79,200	£73,700	£73,300
20	£97,600	£88,800	£88,100
25	£117,000	£104,000	£103,000
30	£138,000	£120,000	£119,000
35	£161,000	£137,000	£135,000
40	£186,000	£154,000	£152,000

Additions and deductions

- We have assumed transaction costs of **0.050%** are incurred each year.
- We have assumed investment growth of **4.30%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Managed (B)**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.40%	Annual fund and product charges of 0.45%
0	£30,000	£30,000	£30,000
1	£30,700	£30,500	£30,500
3	£32,100	£31,800	£31,700
5	£33,600	£33,000	£32,900
10	£37,800	£36,400	£36,200
15	£42,500	£40,100	£39,800
20	£47,700	£44,200	£43,800
25	£53,600	£48,700	£48,100
30	£60,200	£53,700	£52,900
35	£67,700	£59,200	£58,200
40	£76,000	£65,200	£64,000

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.40%	Annual fund and product charges of 0.45%
0	£30,000	£30,000	£30,000
1	£32,900	£32,800	£32,800
3	£39,000	£38,600	£38,600
5	£45,200	£44,400	£44,300
10	£61,200	£59,300	£59,100
15	£78,200	£74,800	£74,300
20	£96,500	£90,900	£90,200
25	£116,000	£107,000	£106,000
30	£137,000	£125,000	£124,000
35	£160,000	£145,000	£143,000
40	£186,000	£165,000	£163,000

Additions and deductions

- We have assumed transaction costs of **0.099%** are incurred each year.
- We have assumed investment growth of **4.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Balanced**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,700	£30,400	£30,400
3	£32,100	£31,200	£31,200
5	£33,600	£32,100	£32,100
10	£37,800	£34,300	£34,300
15	£42,500	£36,800	£36,800
20	£47,700	£39,400	£39,400
25	£53,600	£42,100	£42,100
30	£60,200	£45,100	£45,100
35	£67,700	£48,300	£48,300
40	£76,000	£51,700	£51,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 1.00%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£33,100	£32,800	£32,800
3	£39,400	£38,300	£38,300
5	£45,800	£43,900	£43,900
10	£62,500	£57,700	£57,700
15	£80,100	£71,500	£71,500
20	£99,000	£85,400	£85,400
25	£119,000	£99,400	£99,400
30	£141,000	£113,000	£113,000
35	£165,000	£128,000	£128,000
40	£192,000	£143,000	£143,000

Additions and deductions

- We have assumed transaction costs of **0.099%** are incurred each year.
- We have assumed investment growth of **4.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G North American Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,700	£30,700	£30,600
3	£32,300	£32,300	£31,800
5	£34,000	£34,000	£33,200
10	£38,500	£38,500	£36,700
15	£43,700	£43,700	£40,700
20	£49,600	£49,600	£45,000
25	£56,200	£56,200	£49,900
30	£63,800	£63,800	£55,200
35	£72,300	£72,300	£61,200
40	£82,100	£82,100	£67,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,100	£33,100	£33,000
3	£39,600	£39,600	£39,100
5	£46,200	£46,200	£45,200
10	£63,400	£63,400	£61,000
15	£82,000	£82,000	£77,400
20	£102,000	£102,000	£94,700
25	£124,000	£124,000	£113,000
30	£148,000	£148,000	£132,000
35	£174,000	£174,000	£153,000
40	£204,000	£204,000	£175,000

Additions and deductions

- We have assumed transaction costs of **0.093%** are incurred each year.
- We have assumed investment growth of **4.60%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **L&G Far Eastern Fund**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£30,700	£30,700	£30,600
3	£32,300	£32,300	£31,800
5	£34,000	£34,000	£33,200
10	£38,500	£38,500	£36,700
15	£43,700	£43,700	£40,700
20	£49,600	£49,600	£45,000
25	£56,200	£56,200	£49,900
30	£63,800	£63,800	£55,200
35	£72,300	£72,300	£61,200
40	£82,100	£82,100	£67,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.00%	Annual fund and product charges of 0.50%
0	£30,000	£30,000	£30,000
1	£33,100	£33,100	£33,000
3	£39,600	£39,600	£39,100
5	£46,200	£46,200	£45,200
10	£63,400	£63,400	£61,000
15	£82,000	£82,000	£77,400
20	£102,000	£102,000	£94,700
25	£124,000	£124,000	£113,000
30	£148,000	£148,000	£132,000
35	£174,000	£174,000	£153,000
40	£204,000	£204,000	£175,000

Additions and deductions

- We have assumed transaction costs of **0.020%** are incurred each year.
- We have assumed investment growth of **4.60%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Cash 6**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.56%	Annual fund and product charges of 0.61%
0	£30,000	£30,000	£30,000
1	£29,700	£29,500	£29,500
3	£29,100	£28,600	£28,500
5	£28,500	£27,700	£27,700
10	£27,100	£25,700	£25,500
15	£25,800	£23,700	£23,600
20	£24,600	£22,000	£21,800
25	£23,400	£20,300	£20,100
30	£22,300	£18,800	£18,500
35	£21,200	£17,400	£17,100
40	£20,200	£16,100	£15,800

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.56%	Annual fund and product charges of 0.61%
0	£30,000	£30,000	£30,000
1	£31,900	£31,700	£31,700
3	£35,600	£35,100	£35,000
5	£39,100	£38,200	£38,100
10	£46,800	£44,800	£44,600
15	£53,200	£50,000	£49,700
20	£58,600	£54,000	£53,700
25	£62,900	£57,000	£56,600
30	£66,300	£59,200	£58,600
35	£69,000	£60,500	£59,800
40	£70,900	£61,200	£60,500

Additions and deductions

- We have assumed transaction costs of **-0.016%** are incurred each year.
- We have assumed investment growth of **1.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

Projected pension pot in today's money

Fund name: **Choices Managed**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.99%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£30,700	£30,400	£30,400
3	£32,100	£31,200	£31,200
5	£33,600	£32,100	£32,100
10	£37,800	£34,400	£34,300
15	£42,500	£36,800	£36,800
20	£47,700	£39,400	£39,400
25	£53,600	£42,200	£42,100
30	£60,200	£45,200	£45,100
35	£67,700	£48,400	£48,300
40	£76,000	£51,900	£51,700

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.99%	Annual fund and product charges of 1.00%
0	£30,000	£30,000	£30,000
1	£32,900	£32,600	£32,600
3	£39,000	£38,000	£38,000
5	£45,200	£43,300	£43,300
10	£61,200	£56,600	£56,600
15	£78,200	£69,900	£69,800
20	£96,500	£83,200	£83,100
25	£116,000	£96,700	£96,500
30	£137,000	£110,000	£110,000
35	£160,000	£124,000	£124,000
40	£186,000	£138,000	£138,000

Additions and deductions

- We have assumed transaction costs of **0.099%** are incurred each year.
- We have assumed investment growth of **4.40%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **5.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.



Projected pension pot in today's money

Fund name: **UK and Global Equity Tracker (Universal)**

This illustration shows how charges can affect a member's pension pot if they're invested in this fund. Values shown are estimates and are not guaranteed.

Years	If no money is paid into member's pension		
	No charges	Annual fund charges of 0.68%	Annual fund and product charges of NA
0	£30,000	£30,000	£30,000
1	£30,800	£30,600	£
3	£32,700	£32,000	£
5	£34,600	£33,500	£
10	£40,000	£37,500	£
15	£46,300	£42,000	£
20	£53,500	£47,000	£
25	£61,900	£52,600	£
30	£71,500	£58,800	£
35	£82,700	£65,800	£
40	£95,600	£73,700	£

Years	If £200.00 per month is paid into member's pension		
	No charges	Annual fund charges of 0.68%	Annual fund and product charges of NA
0	£30,000	£30,000	£30,000
1	£33,200	£33,000	£
3	£40,000	£39,300	£
5	£47,000	£45,600	£
10	£65,500	£62,100	£
15	£85,800	£79,400	£
20	£108,000	£97,800	£
25	£133,000	£117,000	£
30	£161,000	£139,000	£
35	£194,000	£162,000	£
40	£230,000	£187,000	£

Additions and deductions

- We have assumed transaction costs of **0.043%** are incurred each year.
- We have assumed investment growth of **5.00%** each year (after transaction costs deducted).
- We then deducted **2.00%** each year to show the effects of inflation.

Assumptions

- The member is 100% invested in the fund.
- The member has a starting pot of **£30,000**.
- The contributions remain level with no escalation.
- The bid-offer spread is **0.00%**.

Charges information

- Fund-based charges are deducted from the fund's unit price.
- Product-based charges are taken by deducting units in the fund.

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