

Illustration for Prudential Trustee Investment Plan

Prepared for: Ideal Window Solutions Ltd SSAS

Clients of: Active Financial Ptnrs Ltd

Issued: 8 January 2018

Reference: AAB

Page: 1

The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you important information to help you to decide whether our Prudential Trustee Investment Plan is right for you. You should read this illustration carefully so that you understand what you are buying, and then keep it safe for future reference.

This illustration should be read in conjunction with the information held in your Key Features brochure (P785a). For further information please read the Fund Guide (PENB6567).

How much is invested?

Initial Investment	£50,000.00
--------------------	------------

Where will the payment be invested?

We will invest your payment in the following fund(s):

Fund name	Investment %	AMC %
Exempt PruFund Growth Fund	100%	1.165%
Initial Effective AMC %		1.165%

- The Annual Management Charge(s) and the Initial Effective AMC shown include any Unit Trust/OEIC expenses as well as any immediate Fund Size Discount that applies.
- You can find further details of this fund in our fund description brochure. Your financial adviser will be able to supply you with this.
- Your PruFund payment will be invested on the next quarter date. Until then it will be invested in the appropriate holding account.
- The projections shown have been based on the current fund holdings, no allowance has been made for future switching.

Illustration for Prudential Trustee Investment Plan

Prepared for: Ideal Window Solutions Ltd SSAS

Clients of: Active Financial Ptnrs Ltd

Issued: 8 January 2018

Reference: AAB

Page: 2

What might the benefits be?

The purpose of this illustration is to show you what you might get back from the amount paid into the plan, making certain assumptions.

If annual investment returns, including the effects of inflation, are:

the fund value could be worth

-0.50%

2.50%

5.50%

After 1 year (assuming a total income of £0.00)	£47,700	£49,100	£50,500
After 2 years (assuming a total income of £0.00)	£46,400	£49,200	£52,000
After 3 years (assuming a total income of £0.00)	£45,200	£49,300	£53,700
After 4 years (assuming a total income of £0.00)	£44,000	£49,400	£55,300
After 5 years (assuming a total income of £0.00)	£42,900	£49,600	£57,100
After 10 years (assuming a total income of £0.00)	£37,500	£50,200	£66,500

- No income is selected.
- These figures are only examples and are not guaranteed - they are not minimum or maximum amounts. What you get back depends on how your investment grows and on the tax treatment of your investment.
- Your fund could be more or less than this and you may get back less than the amount paid in.
- Projections are calculated using a middle growth rate which we believe realistically reflects the investment potential of our products and funds. We are also required by our regulator to provide additional projections using assumed growth rates 3.00% either side of this middle rate. In some circumstances, the yearly growth rates used have been limited, as required by our regulator, to 2.00% (lower rate), 5.00% (middle rate) and 8.00% (higher rate), before the effects of inflation.
- Charges may vary.
- These figures have been adjusted to allow for inflation. Inflation will reduce the buying power of what you could get back from your plan in the future.
- The figures are based on an assumed rate of 2.50% inflation per year. Actual inflation could be more or less than this and could reduce what you can buy in future with all your savings and investments.
- We will send you regular statements to help you keep track of your investment.
- If the total investment is in respect of multiple members of a SSAS or OPS and a member-designated plan is required for each member we will set up separate plans for each member once all requirements are received.

Illustration for Prudential Trustee Investment Plan

Prepared for: Ideal Window Solutions Ltd SSAS

Clients of: Active Financial Ptnrs Ltd

Issued: 8 January 2018

Reference: AAB

Page: 3

What are the charges?

Our Product Charges

- We deduct an Annual Management Charge that covers the cost of setting up your plan and managing the investment. This charge is taken as a percentage of the fund value.
- The initial effective Annual Management Charge, based on your chosen fund(s), is 1.165%. This takes into account any relevant adjustments for PruFund guarantee charge and Fund Size Discount. The charge may vary over the term of the contract.
- The Fund Size Discount takes into account the current fund values of any qualifying Prudential Trustee Investment Plans that start on or after 28 April 2014. However, for this illustration any change to these other current fund values is not taken into account when determining this charge. This may have resulted in the projected fund value being slightly understated or slightly overstated. Please refer to your Key Features document for more detail.

Adviser Charges

- Unless specified otherwise in this section, the Adviser Charge payments shown have not been adjusted for inflation.
- Adviser Charges have been agreed between you and Active Financial Ptnrs Ltd.
- We deduct Adviser Charges from your plan and pay them directly to your adviser on your behalf.
- The projections assume that Adviser Charges will be taken proportionately across all funds.
- We deduct a Set-up Adviser Charge of 2.00% of the initial investment at the start of the plan. This means the Adviser Charge will be £1,000.00.
- We deduct an Ongoing Adviser Charge of 1.00% of the fund value each year, payable monthly. If the yearly growth rate of the fund was 2.50%, this charge would be £490.68 in year 1, £491.89 in year 2 and £501.60 in year 10. These figures have been adjusted to demonstrate the effect of inflation at an assumed rate of 2.50% each year.

Illustration for Prudential Trustee Investment Plan

Prepared for: Ideal Window Solutions Ltd SSAS

Clients of: Active Financial Ptnrs Ltd

Issued: 8 January 2018

Reference: AAB

Page: 4

How do the charges affect the plan?

- The table below shows the effect of charges on your plan.
- The projections assume your investment returns are 2.50% every year after inflation and are not guaranteed.
- Column E shows how our product charges can reduce the value of your plan.
- Column F shows how all charges can reduce the value of your plan. This column also shows the amount that may be returned.
- The difference between column E and column F illustrates the effect of deducting Adviser Charges from your plan.
- **Warning:** If the investment is cashed in, particularly in the early years, the amount you get back may be less than you paid in.

A	B	C	D	E	F
At end of year	Total paid in to the plan	Total Withdrawals	Projected fund value if there were no charges	Projected fund value if only our product charges were taken	Projected fund value after all charges are taken
1	£50,000.00	£0.00	£51,200	£50,600	£49,100
2	£50,000.00	£0.00	£52,400	£51,200	£49,200
3	£50,000.00	£0.00	£53,700	£51,900	£49,300
4	£50,000.00	£0.00	£55,000	£52,500	£49,400
5	£50,000.00	£0.00	£56,400	£53,200	£49,600
10	£50,000.00	£0.00	£63,600	£56,600	£50,200

- 'Our product charges' includes the cost of expenses and other adjustments. The figures shown also demonstrate the effects of inflation.
- 'All charges' includes the cost of any Adviser Charges. The figures shown again demonstrate the effects of inflation.
- The charges will have the effect of reducing your investment growth. This is called the 'Reduction in Yield' and can be a useful means of comparing the charges of different products.
- Using year 10 as an example, the difference between £63,600 and £56,600 shows that our product charges could reduce assumed investment returns after inflation from 2.50% each year to 1.30% each year. This is a reduction of 1.20% each year.
- Using year 10 as an example, the difference between £63,600 and £50,200 shows that all charges could reduce assumed investment returns after inflation from 2.50% each year to 0.00% each year. This is a reduction of 2.50% each year.

We will aim to correct immediately any system or administrative error in this illustration or in the processing of your plan.