Pension Extra AVC - typical non-premium paying member data
THE CO-OPERATIVE PENSION SCHEME (PACE) - 002

Table 1

This table shows the projected value of a typical member's plan in the current scheme as at 01/04/2025.

Projected pension pot in today's money			
	Fund choice (default fund)		
	RL CIS IB & OB Fund		
Years	**Avergage Fund Value, with no investment growth**	**Before charges**	**After all charges + costs deducted**
1	£18,079	£18,520	£18,311
2	£18,079	£18,971	£18,546
3	£18,079	£19,434	£18,784
4	£18,079	£19,908	£19,026
5	£18,079	£20,393	£19,270
6	£18,079	£20,891	£19,517
7	£18,079	£21,400	£19,768

Table 2

This table shows the projected growth rate for each fund as at 01/04/2025.

Fund choice	Investment name	Investment growth rate	Plans in the scheme	AMC (including any rebate)	Transaction costs*
Default fund	RL CIS IB & OB Fund	5.00%	963	1.00%	0.1270%

*Transaction costs are incurred by asset managers as a result of buying, selling, lending or borrowing investments. These costs are taken into account when annual bonuses are set for policies held within this fund.

Notes

1. The projected pension values are shown in today's terms and take into account the effect of future inflation, which we've assumed will be 2.5%.
2. There is only one fund available for this product.
3. Values shown are estimates and are not guaranteed.
4. Member data, including the fund value and contribution levels were last reviewed on 01 April 2025.
5. The number of years illustrated is based on the average term to retirement for a typical member within the scheme.
6. Transaction costs provided by Royal London are correct at 01 April 2025.