

# Costs and Charges

Scheme Name	Scheme Number	Product Code	Scheme Year End
<b>TOM WALKER &amp; SONS LTD</b>	<b>G10130</b>	<b>ERPAL</b>	<b>30 November</b>

ISIN	Fund Name	OCF (%)	Transaction Costs (%)
GB0000129535	Canlife UK Equity Pn PS3 Acc	0.40%	(0.39%)
GB0000129758	Canlife European Pn PS3 Acc	0.47%	0.30%
GB0000129972	Canlife Fixed Interest Pn PS3 Acc	0.16%	(0.01%)
GB0000134840	Canlife Money Pn PS3 Acc	0.00%	0.02%
GB0000135037	Canlife Japanese Pn PS3 Acc	0.50%	0.36%
GB0000135250	Canlife North American Pn PS3 Acc	0.46%	0.33%
GB0000135474	Canlife UK Property Pn PS3 Acc	0.27%	0.42%
GB0000135698	Canlife Global Equity Pn PS3 Acc	0.44%	0.46%
GB0000136118	Canlife Multiple Investment Pn PS3 Acc	0.40%	0.04%
GB0000139674	Canlife Managed (50% Shares) Pn PS3 Acc	0.33%	0.14%
GB0000140235	Canlife Asia Pacific Pn PS3 Acc	0.55%	1.08%
GB0000240993	Canlife BlackRock Fixed Income Global Opportunities Pn PS3 Acc	0.64%	0.00%
GB0000302900	Canlife BlackRock Emerging Markets Pn PS3 Acc	0.90%	0.74%
GB0007223265	Canlife BlackRock UK Special Situations Pn PS4 Acc	0.85%	(0.01%)
GB0009504738	Canlife SVM Continental Europe Pn PS4 Acc	0.99%	0.16%
GB0009504951	Canlife SVM UK Opportunities Pn PS4 Acc	0.08%	0.34%
GB0032396417	Canlife Managed (40% - 85% Shares) Pn PS3	0.56%	0.00%

**Note:**

- **Ongoing Charges Figure (OCF)** – Made up of the investment management charge (IMC) and a variety of other operating costs, these charges cover the cost of running the fund.
- **Transaction Costs** - Transaction costs are expenses incurred when buying or selling an asset, these costs are calculated using the slippage method, depending on whether prices are rising or falling, and whether the fund is buying or selling, implicit costs calculated using the slippage methodology can be positive or negative.

Scheme: G10130

Projected pension pot in today's money

Fund Choice

Canlife Multiple Investment Pension Series 3				
Years	Before Charges	After all charges and costs deducted		
1	£1,010	£1,010		
2	£1,030	£1,020		
3	£1,050	£1,030		
4	£1,080	£1,040		
5	£1,100	£1,050		
10	£1,210	£1,100		

Notes

- 1, Projected pension pot values are shown in today's terms, and do not need to be reduced further for the effect of inflation.
- 2, The starting pot size is assumed to be a fund value of £1,000.
- 3, Inflation is assumed to be 2.5% each year.
- 4, It is assumed that no further contributions are payable.
- 5, Values shown are estimates and are not guaranteed.
- 6, The projected growth rate for each fund, or arrangement, are as follows:

Canlife Multiple Investment Pension Series 3: 1.95% above inflation