

Pension Plan Provider Comparison



CLIENT NAME: Peter Williams

CLIENT Ref: PW120167

ADVISER NAME: Mr Barry White

REPORT PRINT DATE: 03/02/2010

CALCULATION DATE: 02/01/2010

Client Name: Peter Williams
Adviser Name: Mr Barry White
Case Reference: 80990

This report has been based on the following information. Please make it known any part of this information that is incorrect as it may affect the result of this analysis.

Personal Information

Name	Mr Peter Williams
Date of Birth	09/09/1968
Calculation Date	02/01/2010
Retirement Ages for Analysis	60 65

Proposed Pension Contributions

Contribution Type	Personal
Gross Regular Contribution	£300.00 (Monthly), Indexation 5%.

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Projected Fund Value at proposed age 65

Provider	Plan	5%	7%	9%
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge Option	£249,000	£312,000	£396,000
Skandia	Personal Pension - Single Price (Nil Commission)	£248,000	£312,000	£396,000
Scottish Widows	Retirement Account Scaled Commission Option (5 Years)	£247,000	£310,000	£394,000
Scottish Life	Pension Portfolio (FAF)	£247,000	£310,000	£392,000
Scottish Widows	Retirement Account Scaled Commission Option (1 Year)	£246,000	£309,000	£393,000
Skandia	Personal Pension - Single Price Plan Fee Option (Initial)	£246,000	£308,000	£391,000
Liverpool Victoria	Flexible Transitions Account Establishment Charge	£245,000	£308,000	£391,000
Scottish Life	Pension Portfolio (Initial Commission) - Initial	£245,000	£307,000	£389,000
Winterthur Life	The One from Winterthur - FIC (Initial)	£246,000	£307,000	£385,000
Winterthur Life	The One from Winterthur - FAR (Initial)	£246,000	£306,000	£385,000
Scottish Widows	Retirement Account Flexible Commission Option	£244,000	£305,000	£386,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Funded, RP- Initial)	£243,000	£305,000	£386,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Initial, RP- Initial)	£243,000	£305,000	£386,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Initial)	£243,000	£305,000	£386,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Initial)	£243,000	£305,000	£386,000
Aegon Scottish Equitable	Flexible Pension Plan - Establishment Charge Option	£244,000	£305,000	£385,000
Prudential	Flexible Retirement Plan Establishment Charge (Initial)	£243,000	£304,000	£386,000
Prudential	Flexible Retirement Plan Initial Charge (Initial)	£243,000	£304,000	£386,000
Legal & General	Portfolio Plus Pension (Allocation) - (Also available on Cofunds platform)	£241,000	£303,000	£385,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Legal & General	Portfolio Plus SIPP (Allocation) - (Also available on Cofunds platform)	£240,000	£302,000	£385,000
Scottish Life	Pension Portfolio (Initial Commission) - Level	£241,000	£302,000	£382,000
Friends Provident	Individual Personal Pension.	£241,000	£302,000	£383,000
Friends Provident	Individual Stakeholder Pension	£241,000	£302,000	£383,000
Friends Provident	Individual Personal Pension	£241,000	£302,000	£383,000
Friends Provident	Individual Stakeholder Pension.	£241,000	£302,000	£383,000
Aegon Scottish Equitable	Individual Stakeholder FVR	£241,000	£302,000	£383,000
Aviva	Stakeholder Pension (Initial)	£240,000	£301,000	£382,000
Winterthur Life	The One from Winterthur - FIC (Level)	£241,000	£301,000	£379,000
Winterthur Life	The One from Winterthur - FAR (Level)	£241,000	£301,000	£379,000
Standard Life	Stakeholder Pension Plan	£240,000	£300,000	£381,000
Legal & General	Portfolio Plus SIPP (AMC - level) - (Also available on Cofunds platform)	£240,000	£300,000	£381,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Funded, RP- Initial)	£240,000	£300,000	£381,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Initial, RP- Initial)	£240,000	£300,000	£381,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Initial)	£240,000	£300,000	£381,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Initial)	£240,000	£300,000	£381,000
Lincoln	i2Live - Accumulator	£238,000	£299,000	£380,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Level)	£238,000	£299,000	£380,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Level)	£238,000	£299,000	£380,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Level)	£238,000	£299,000	£380,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Level)	£238,000	£299,000	£380,000
Prudential	Flexible Retirement Plan Initial Charge (Level)	£238,000	£299,000	£380,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Prudential	Flexible Retirement Plan Establishment Charge (Level)	£238,000	£299,000	£380,000
Aviva	Personal Pension (Initial)	£238,000	£298,000	£378,000
Zurich	Self Invested Personal Pension Plan (Initial)	£239,000	£298,000	£377,000
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Initial)	£239,000	£298,000	£377,000
Legal & General	Stakeholder(FBC)	£238,000	£298,000	£378,000
Legal & General	Stakeholder(IC)	£238,000	£298,000	£378,000
Aegon Scottish Equitable	Flexible Pension Plan - Additional AMC Option	£237,000	£297,000	£376,000
Aviva	Personal Pension (fbc only)	£237,000	£297,000	£376,000
Aviva	Stakeholder Pension (fbc only)	£237,000	£297,000	£376,000
Aviva	Stakeholder Pension (Level)	£237,000	£297,000	£376,000
Aviva	Personal Pension (Level)	£237,000	£297,000	£376,000
Skandia	Personal Pension Initial Price (RP Initial Commission)	£236,000	£296,000	£375,000
Scottish Widows	Individual Personal Pension Plan (Initial)	£236,000	£295,000	£374,000
Scottish Widows	Individual Stakeholder Pension (Initial)	£236,000	£295,000	£374,000
Scottish Life	Individual Stakeholder - Initial	£235,000	£295,000	£373,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Level)	£235,000	£295,000	£375,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Level)	£235,000	£295,000	£375,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Level)	£235,000	£295,000	£375,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Initial, RP- Level)	£235,000	£295,000	£375,000
James Hay	Select SIPP	£235,000	£294,000	£373,000
Aegon Scottish Equitable	Individual Stakeholder	£235,000	£294,000	£372,000
Scottish Widows	Individual Personal Pension Plan (Level)	£235,000	£294,000	£372,000
Scottish Widows	Individual Stakeholder Pension (Level)	£235,000	£294,000	£372,000
Scottish Life	Individual Stakeholder - Level	£235,000	£294,000	£372,000
Legal & General	Portfolio Plus Pension (AMC - mp) - (Also available on Cofunds platform)	£234,000	£293,000	£372,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Legal & General	Portfolio Plus Pension (AMC - fbc) - (Also available on Cofunds platform)	£234,000	£293,000	£372,000
Legal & General	Portfolio Plus Pension (AMC - level) - (Also available on Cofunds platform)	£234,000	£293,000	£372,000
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Level)	£234,000	£293,000	£372,000
Zurich	Self Invested Personal Pension Plan (Level)	£234,000	£293,000	£372,000
Legal & General	Portfolio Plus SIPP (AMC - mp) - (Also available on Cofunds platform)	£234,000	£293,000	£371,000
Legal & General	Portfolio Plus SIPP (AMC - fbc) - (Also available on Cofunds platform)	£234,000	£293,000	£371,000
MetLife	Retirement Portfolio (Reduced Allocation)	£233,000	£293,000	£372,000
MetLife	Retirement Portfolio (Establishment Charge)	£233,000	£293,000	£372,000
Skandia	Personal Pension - Initial Price (Nil Commission)	£233,000	£292,000	£369,000
Prudential	Flexible Retirement Plan SIPP Initial Charge (Initial)	£233,000	£290,000	£367,000
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Initial)	£233,000	£290,000	£367,000
Liverpool Victoria	Flexible Transitions Account Initial Charge	£232,000	£290,000	£367,000
Aviva	Self Invested Personal Pension	£230,000	£288,000	£365,000
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Level)	£228,000	£285,000	£361,000
Prudential	Flexible Retirement Plan SIPP Initial Charge (Level)	£228,000	£285,000	£361,000
Generic	Pension Plan	£228,000	£285,000	£361,000
Skandia	Personal Pension - Single Price Plan Fee Option (Level)	£227,000	£284,000	£360,000
Skandia	Personal Pension - Initial Price (Level)	£226,000	£283,000	£358,000
The Lifetime SIPP Company	Cash-Only Lifetime SIPP	£225,000	£282,000	£356,000
Nucleus	Pension Account	£225,000	£282,000	£356,000
Skandia	Personal Pension - Initial Price (initial commission + 0.5% fbc)	£224,000	£281,000	£356,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Skandia	Personal Pension - Initial Price (initial commission + 0.25% fbc)	£224,000	£281,000	£356,000
Skandia	Personal Pension - Single Price Plan (initial + fbc)	£221,000	£276,000	£347,000
Skandia	Personal Pension - Single Price Plan (fbc)	£221,000	£276,000	£347,000
Skandia Investment Solutions	Collective Retirement Account - S I C O	£221,000	£275,000	£347,000
Novia	Novia SIPP	£220,000	£275,000	£347,000
Merchant Investors	OneSIPP (Initial Charge)	£221,000	£274,000	£344,000
Merchant Investors	OneSIPP (Establishment Charge)	£221,000	£274,000	£344,000
SIPP Centre	SIPP	£220,000	£273,000	£342,000
The Lifetime SIPP Company	Cash-Plus Lifetime SIPP	£214,000	£267,000	£336,000
MW Pensions	Acorn SIPP	£214,000	£266,000	£336,000
Hornbuckle Mitchell	Single Investment SIPP	£213,000	£262,000	£324,000
James Hay	Private Client SIPP	£206,000	£257,000	£326,000
Winterthur Life	The One from Winterthur - Self Invested Option	£210,000	£257,000	£316,000
MW Pensions	SIPP2	£204,000	£253,000	£316,000
The Lifetime SIPP Company	Complete Lifetime SIPP	£203,000	£252,000	£317,000
A J Bell	A J Bell Platinum SIPP	£197,000	£237,000	£286,000
Hornbuckle Mitchell	Full SIPP	£192,000	£230,000	£278,000
Cooper Parry	The Cooper Parry SIPP	£188,000	£222,000	£262,000
Legal & General	Portfolio Plus Pension - (Also available on Cofunds platform) (Nil Commission)	Unavailable		
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge/Additional AMC Option (Nil Commission)	Unavailable		
Aegon Scottish Equitable	Flexible Pension Plan - Establishment Charge Option (Nil Commission)	Unavailable		
Legal & General	Portfolio Plus SIPP (Nil Commission)	Unavailable		
Standard Life	Active Money SIPP 1-2% AMC Funds (Nil Commission)	Unavailable		
Zurich	Self Invested Personal Pension Plan (Nil Commission)	Unavailable		
Merchant Investors	OneSIPP (Nil Commission)	Unavailable		
Skandia Investment Solutions	Collective Retirement Account (Nil Commission)	Unavailable		

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Scottish Widows	Retirement Account (Nil Commission)	Unavailable
Scottish Widows	Individual Stakeholder Pension (Nil Commission)	Unavailable
Scottish Widows	Individual Personal Pension Plan (Nil Commission)	Unavailable
Winterthur Life	The One from Winterthur (Nil Commission)	Unavailable
MetLife	Retirement Portfolio (Nil Commission)	Unavailable
Liverpool Victoria	Flexible Transitions Account (Nil Commission)	Unavailable
Scottish Life	Pension Portfolio (Nil Commission)	Unavailable
Scottish Life	Individual Stakeholder (Nil Commission)	Unavailable
Legal & General	Stakeholder Pension (Nil Commission)	Unavailable
Aviva	Stakeholder Pension (Nil Commission)	Unavailable
Aviva	Personal Pension (Nil Commission)	Unavailable
Prudential	Flexible Retirement Plan SIPP (Nil Commission)	Unavailable
Prudential	Flexible Retirement Plan (Nil Commission)	Unavailable

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Projected Fund Value at desired age 60

Provider	Plan	5%	7%	9%
Skandia	Personal Pension - Single Price (Nil Commission)	£154,000	£185,000	£223,000
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge Option	£154,000	£184,000	£222,000
Scottish Widows	Retirement Account Scaled Commission Option (5 Years)	£154,000	£184,000	£221,000
Scottish Widows	Retirement Account Scaled Commission Option (1 Year)	£154,000	£183,000	£220,000
Scottish Life	Pension Portfolio (FAF)	£154,000	£183,000	£220,000
Liverpool Victoria	Flexible Transitions Account Establishment Charge	£153,000	£183,000	£220,000
Skandia	Personal Pension - Single Price Plan Fee Option (Initial)	£153,000	£182,000	£219,000
Scottish Life	Pension Portfolio (Initial Commission) - Initial	£152,000	£182,000	£219,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Funded, RP- Initial)	£152,000	£181,000	£218,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP-Initial, RP- Initial)	£152,000	£181,000	£218,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Initial)	£152,000	£181,000	£218,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Initial)	£152,000	£181,000	£218,000
Winterthur Life	The One from Winterthur - FIC (Initial)	£152,000	£181,000	£217,000
Winterthur Life	The One from Winterthur - FAR (Initial)	£152,000	£181,000	£216,000
Friends Provident	Individual Personal Pension.	£151,000	£181,000	£217,000
Friends Provident	Individual Stakeholder Pension	£151,000	£181,000	£217,000
Friends Provident	Individual Personal Pension	£151,000	£181,000	£217,000
Friends Provident	Individual Stakeholder Pension.	£151,000	£181,000	£217,000
Scottish Life	Pension Portfolio (Initial Commission) - Level	£151,000	£181,000	£217,000
Aegon Scottish Equitable	Individual Stakeholder FVR	£151,000	£181,000	£217,000
Scottish Widows	Retirement Account Flexible Commission Option	£151,000	£180,000	£216,000
Standard Life	Stakeholder Pension Plan	£151,000	£180,000	£217,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Prudential	Flexible Retirement Plan Establishment Charge (Initial)	£151,000	£180,000	£216,000
Prudential	Flexible Retirement Plan Initial Charge (Initial)	£151,000	£180,000	£216,000
Legal & General	Portfolio Plus SIPP (AMC - level) - (Also available on Cofunds platform)	£150,000	£179,000	£216,000
Legal & General	Portfolio Plus Pension (Allocation) - (Also available on Cofunds platform)	£150,000	£179,000	£216,000
Aegon Scottish Equitable	Flexible Pension Plan - Establishment Charge Option	£151,000	£179,000	£215,000
Legal & General	Portfolio Plus SIPP (Allocation) - (Also available on Cofunds platform)	£150,000	£179,000	£216,000
Legal & General	Stakeholder(FBC)	£150,000	£179,000	£215,000
Legal & General	Stakeholder(IC)	£150,000	£179,000	£215,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Funded, RP- Initial)	£150,000	£179,000	£215,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Initial, RP- Initial)	£150,000	£179,000	£215,000
Lincoln	i2Live - Accumulator	£149,000	£179,000	£215,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Initial)	£150,000	£179,000	£214,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Initial)	£150,000	£179,000	£214,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Level)	£149,000	£179,000	£215,000
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Level)	£149,000	£179,000	£215,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Level)	£149,000	£179,000	£215,000
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Level)	£149,000	£179,000	£215,000
Aegon Scottish Equitable	Flexible Pension Plan - Additional AMC Option	£149,000	£178,000	£214,000
Aviva	Stakeholder Pension (Initial)	£149,000	£178,000	£215,000
Aviva	Personal Pension (fbc only)	£149,000	£178,000	£215,000
Aviva	Stakeholder Pension (Level)	£149,000	£178,000	£215,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Aviva	Personal Pension (Level)	£149,000	£178,000	£215,000
Aviva	Stakeholder Pension (fbc only)	£149,000	£178,000	£215,000
Aviva	Personal Pension (Initial)	£149,000	£178,000	£215,000
Zurich	Self Invested Personal Pension Plan (Initial)	£150,000	£178,000	£214,000
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Initial)	£150,000	£178,000	£214,000
Skandia	Personal Pension Initial Price (RP Initial Commission)	£149,000	£178,000	£214,000
Winterthur Life	The One from Winterthur - FIC (Level)	£149,000	£178,000	£214,000
Winterthur Life	The One from Winterthur - FAR (Level)	£149,000	£178,000	£214,000
Aegon Scottish Equitable	Individual Stakeholder	£149,000	£177,000	£213,000
Scottish Widows	Individual Personal Pension Plan (Level)	£149,000	£177,000	£213,000
Scottish Widows	Individual Stakeholder Pension (Level)	£149,000	£177,000	£213,000
Scottish Life	Individual Stakeholder - Level	£149,000	£177,000	£213,000
Scottish Life	Individual Stakeholder - Initial	£149,000	£177,000	£213,000
Scottish Widows	Individual Personal Pension Plan (Initial)	£149,000	£177,000	£213,000
Scottish Widows	Individual Stakeholder Pension (Initial)	£149,000	£177,000	£213,000
Prudential	Flexible Retirement Plan Initial Charge (Level)	£148,000	£177,000	£213,000
Prudential	Flexible Retirement Plan Establishment Charge (Level)	£148,000	£177,000	£213,000
James Hay	Select SIPP	£148,000	£176,000	£212,000
Legal & General	Portfolio Plus Pension (AMC - mp) - (Also available on Cofunds platform)	£148,000	£176,000	£212,000
Legal & General	Portfolio Plus Pension (AMC - fbc) - (Also available on Cofunds platform)	£148,000	£176,000	£212,000
Legal & General	Portfolio Plus Pension (AMC - level) - (Also available on Cofunds platform)	£148,000	£176,000	£212,000
Legal & General	Portfolio Plus SIPP (AMC - mp) - (Also available on Cofunds platform)	£147,000	£176,000	£212,000
Legal & General	Portfolio Plus SIPP (AMC - fbc) - (Also available on Cofunds platform)	£147,000	£176,000	£212,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Zurich	Self Invested Personal Pension Plan - Establishment Charge (Level)	£147,000	£176,000	£212,000
Zurich	Self Invested Personal Pension Plan (Level)	£147,000	£176,000	£212,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Level)	£147,000	£176,000	£212,000
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Level)	£147,000	£176,000	£212,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Level)	£147,000	£176,000	£212,000
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP - Initial, RP- Level)	£147,000	£176,000	£212,000
Skandia	Personal Pension - Initial Price (Nil Commission)	£147,000	£176,000	£211,000
MetLife	Retirement Portfolio (Reduced Allocation)	£146,000	£175,000	£211,000
MetLife	Retirement Portfolio (Establishment Charge)	£146,000	£175,000	£211,000
Liverpool Victoria	Flexible Transitions Account Initial Charge	£146,000	£175,000	£210,000
Prudential	Flexible Retirement Plan SIPP Initial Charge (Initial)	£147,000	£175,000	£209,000
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Initial)	£147,000	£175,000	£209,000
Aviva	Self Invested Personal Pension	£145,000	£173,000	£208,000
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Level)	£144,000	£172,000	£207,000
Prudential	Flexible Retirement Plan SIPP Initial Charge (Level)	£144,000	£172,000	£207,000
Generic	Pension Plan	£144,000	£172,000	£207,000
Skandia	Personal Pension - Single Price Plan Fee Option (Level)	£143,000	£171,000	£205,000
Skandia	Personal Pension - Initial Price (Level)	£143,000	£170,000	£205,000
Nucleus	Pension Account	£143,000	£170,000	£205,000
The Lifetime SIPP Company	Cash-Only Lifetime SIPP	£142,000	£170,000	£204,000
Skandia	Personal Pension - Initial Price (initial commission + 0.5% fbc)	£142,000	£169,000	£203,000
Skandia	Personal Pension - Initial Price (initial commission + 0.25% fbc)	£142,000	£169,000	£203,000

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Skandia	Personal Pension - Single Price Plan (initial + fbc)	£141,000	£168,000	£201,000
Skandia	Personal Pension - Single Price Plan (fbc)	£141,000	£168,000	£201,000
Novia	Novia SIPP	£140,000	£167,000	£201,000
Skandia Investment Solutions	Collective Retirement Account - S I C O	£140,000	£167,000	£200,000
Merchant Investors	OneSIPP (Initial Charge)	£139,000	£165,000	£197,000
Merchant Investors	OneSIPP (Establishment Charge)	£139,000	£165,000	£197,000
SIPP Centre	SIPP	£139,000	£165,000	£196,000
The Lifetime SIPP Company	Cash-Plus Lifetime SIPP	£134,000	£160,000	£191,000
MW Pensions	Acorn SIPP	£134,000	£160,000	£191,000
Hornbuckle Mitchell	Single Investment SIPP	£134,000	£157,000	£186,000
James Hay	Private Client SIPP	£129,000	£153,000	£184,000
Winterthur Life	The One from Winterthur - Self Invested Option	£130,000	£153,000	£179,000
The Lifetime SIPP Company	Complete Lifetime SIPP	£126,000	£150,000	£179,000
MW Pensions	SIPP2	£126,000	£149,000	£178,000
A J Bell	A J Bell Platinum SIPP	£123,000	£142,000	£164,000
Hornbuckle Mitchell	Full SIPP	£120,000	£138,000	£160,000
Cooper Parry	The Cooper Parry SIPP	£116,000	£133,000	£151,000
Legal & General	Portfolio Plus Pension - (Also available on Cofunds platform) (Nil Commission)	Unavailable		
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge/Additional AMC Option (Nil Commission)	Unavailable		
Aegon Scottish Equitable	Flexible Pension Plan - Establishment Charge Option (Nil Commission)	Unavailable		
Legal & General	Portfolio Plus SIPP (Nil Commission)	Unavailable		
Standard Life	Active Money SIPP 1-2% AMC Funds (Nil Commission)	Unavailable		
Zurich	Self Invested Personal Pension Plan (Nil Commission)	Unavailable		
Legal & General	Stakeholder Pension (Nil Commission)	Unavailable		
Aviva	Stakeholder Pension (Nil Commission)	Unavailable		
Aviva	Personal Pension (Nil Commission)	Unavailable		

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Prudential	Flexible Retirement Plan SIPP (Nil Commission)	Unavailable
Prudential	Flexible Retirement Plan (Nil Commission)	Unavailable
Merchant Investors	OneSIPP (Nil Commission)	Unavailable
Skandia Investment Solutions	Collective Retirement Account (Nil Commission)	Unavailable
Scottish Widows	Retirement Account (Nil Commission)	Unavailable
Scottish Widows	Individual Stakeholder Pension (Nil Commission)	Unavailable
Scottish Widows	Individual Personal Pension Plan (Nil Commission)	Unavailable
Winterthur Life	The One from Winterthur (Nil Commission)	Unavailable
MetLife	Retirement Portfolio (Nil Commission)	Unavailable
Liverpool Victoria	Flexible Transitions Account (Nil Commission)	Unavailable
Scottish Life	Pension Portfolio (Nil Commission)	Unavailable
Scottish Life	Individual Stakeholder (Nil Commission)	Unavailable

Client Name: Peter Williams
Adviser Name: Mr Barry White
Case Reference: 80990

Assumptions

When contributions are expressed as a percentage of earnings the National Average Earnings index (NAE) will be applied. It is assumed that this will be 3% below the illustrative growth rate i.e when growth is shown as 7% the indexation will be 4%.

Retail Price Index (RPI) is assumed to be 4.5% below the illustrative growth rate i.e. when growth is shown as 7% the indexation will be 2.5%.

Notes

The projected fund values take account of the standard charge structure applicable to each of the plans shown unless otherwise stated. They are based on an assumed investment fund and the level of commission (if any) which will normally be taken. If other funds or level of commission are selected the results of the analysis may be different.

The figures are only examples and are not guaranteed, they are not the maximum or minimum amounts. What you get back depends on the performance of your fund and the tax treatment of the investments.

All insurance companies base their illustrations on growth rates to a maximum laid down by the regulators but their charges vary.

Inflation may affect what you can buy in the future with the amount shown.

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Commission / Fees

The commission quoted is based on the providers 100% base and does not include any IFA specific split.

The commission quoted does not include any IFA specific terms. The level and style of commission varies between providers.

Commission at proposed age 65

Provider	Plan	Fund (7%)	Level / Initial (Regular)	Fund-Based	Total
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge Option	£312,000	£900	£0	£900
Skandia	Personal Pension - Single Price (Nil Commission)	£312,000	£0	£0	£0
Scottish Widows	Retirement Account Scaled Commission Option (5 Years)	£310,000	£900	£0	£900
Scottish Life	Pension Portfolio (FAF)	£310,000	£900	£0	£900
Scottish Widows	Retirement Account Scaled Commission Option (1 Year)	£309,000	£900	£0	£900
Skandia	Personal Pension - Single Price Plan Fee Option (Initial)	£308,000	£900	£0	£900
Liverpool Victoria	Flexible Transitions Account Establishment Charge	£308,000	£108	£0	£108
Scottish Life	Pension Portfolio (Initial Commission) - Initial	£307,000	£288	£0	£288
Winterthur Life	The One from Winterthur - FIC (Initial)	£307,000	£900	£0	£900
Winterthur Life	The One from Winterthur - FAR (Initial)	£306,000	£900	£0	£900
Scottish Widows	Retirement Account Flexible Commission Option	£305,000	£900	£0	£900
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Initial)	£305,000	£900	£0	£900

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Initial)	£305,000	£900	£0	£900
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Initial)	£305,000	£39,100	£0	£39,100
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Initial)	£305,000	£39,100	£0	£39,100
Aegon Scottish Equitable	Flexible Pension Plan - Establishment Charge Option	£305,000	£1,750	£0	£1,750
Prudential	Flexible Retirement Plan Establishment Charge (Initial)	£304,000	£900	£0	£900
Prudential	Flexible Retirement Plan Initial Charge (Initial)	£304,000	£900	£0	£900
Legal & General	Portfolio Plus Pension (Allocation) - (Also available on Cofunds platform)	£303,000	£4,690	£0	£4,690
Legal & General	Portfolio Plus SIPP (Allocation) - (Also available on Cofunds platform)	£302,000	£4,690	£0	£4,690
Scottish Life	Pension Portfolio (Initial Commission) - Level	£302,000	£4,690	£0	£4,690
Friends Provident	Individual Personal Pension.	£302,000	£0	£14,600	£14,600
Friends Provident	Individual Stakeholder Pension	£302,000	£0	£7,310	£7,310
Friends Provident	Individual Personal Pension	£302,000	£0	£14,600	£14,600
Friends Provident	Individual Stakeholder Pension.	£302,000	£0	£7,310	£7,310
Aegon Scottish Equitable	Individual Stakeholder FVR	£302,000	£900	£0	£900
Aviva	Stakeholder Pension (Initial)	£301,000	£249	£0	£249
Winterthur Life	The One from Winterthur - FIC (Level)	£301,000	£4,690	£0	£4,690
Winterthur Life	The One from Winterthur - FAR (Level)	£301,000	£4,690	£0	£4,690

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Standard Life	Stakeholder Pension Plan	£300,000	£0	£7,290	£7,290
Legal & General	Portfolio Plus SIPP (AMC - level) - (Also available on Cofunds platform)	£300,000	£4,690	£0	£4,690
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Initial)	£300,000	£900	£0	£900
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Initial, RP- Initial)	£300,000	£900	£0	£900
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Initial)	£300,000	£900	£0	£900
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Initial)	£300,000	£900	£0	£900
Lincoln	i2Live - Accumulator	£299,000	£4,690	£0	£4,690
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Level)	£299,000	£4,690	£0	£4,690
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Level)	£299,000	£4,690	£0	£4,690
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Level)	£299,000	£4,690	£0	£4,690
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Level)	£299,000	£4,690	£0	£4,690
Prudential	Flexible Retirement Plan Initial Charge (Level)	£299,000	£4,690	£0	£4,690
Prudential	Flexible Retirement Plan Establishment Charge (Level)	£299,000	£4,690	£0	£4,690
Aviva	Personal Pension (Initial)	£298,000	£421	£0	£421
Zurich	Self Invested Personal Pension Plan (Initial)	£298,000	£900	£0	£900

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Zurich	Self Invested Personal Pension Plan - Establishment Charge (Initial)	£298,000	£900	£0	£900
Legal & General	Stakeholder(FBC)	£298,000	£0	£9,650	£9,650
Legal & General	Stakeholder(IC)	£298,000	£3,910	£0	£3,910
Aegon Scottish Equitable	Flexible Pension Plan - Additional AMC Option	£297,000	£360	£0	£360
Aviva	Personal Pension (fbc only)	£297,000	£0	£10,800	£10,800
Aviva	Stakeholder Pension (fbc only)	£297,000	£0	£10,800	£10,800
Aviva	Stakeholder Pension (Level)	£297,000	£3,130	£0	£3,130
Aviva	Personal Pension (Level)	£297,000	£3,130	£0	£3,130
Skandia	Personal Pension Initial Price (RP Initial Commission)	£296,000	£476	£0	£476
Scottish Widows	Individual Personal Pension Plan (Initial)	£295,000	£687	£0	£687
Scottish Widows	Individual Stakeholder Pension (Initial)	£295,000	£687	£0	£687
Scottish Life	Individual Stakeholder - Initial	£295,000	£129	£0	£129
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Level)	£295,000	£4,690	£0	£4,690
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Level)	£295,000	£4,690	£0	£4,690
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Level)	£295,000	£4,690	£0	£4,690
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Initial, RP- Level)	£295,000	£4,690	£0	£4,690
James Hay	Select SIPP	£294,000	£4,690	£0	£4,690
Aegon Scottish Equitable	Individual Stakeholder	£294,000	£360	£0	£360
Scottish Widows	Individual Personal Pension Plan (Level)	£294,000	£4,690	£0	£4,690

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Scottish Widows	Individual Stakeholder Pension (Level)	£294,000	£4,690	£0	£4,690
Scottish Life	Individual Stakeholder - Level	£294,000	£1,560	£0	£1,560
Legal & General	Portfolio Plus Pension (AMC - mp) - (Also available on Cofunds platform)	£293,000	£749	£0	£749
Legal & General	Portfolio Plus Pension (AMC - fbc) - (Also available on Cofunds platform)	£293,000	£0	£11,900	£11,900
Legal & General	Portfolio Plus Pension (AMC - level) - (Also available on Cofunds platform)	£293,000	£7,820	£0	£7,820
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Level)	£293,000	£4,690	£0	£4,690
Zurich	Self Invested Personal Pension Plan (Level)	£293,000	£4,690	£0	£4,690
Legal & General	Portfolio Plus SIPP (AMC - mp) - (Also available on Cofunds platform)	£293,000	£749	£0	£749
Legal & General	Portfolio Plus SIPP (AMC - fbc) - (Also available on Cofunds platform)	£293,000	£0	£11,800	£11,800
MetLife	Retirement Portfolio (Reduced Allocation)	£293,000	£4,690	£0	£4,690
MetLife	Retirement Portfolio (Establishment Charge)	£293,000	£4,690	£0	£4,690
Skandia	Personal Pension - Initial Price (Nil Commission)	£292,000	£5,940	£0	£5,940
Prudential	Flexible Retirement Plan SIPP Initial Charge (Initial)	£290,000	£900	£0	£900
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Initial)	£290,000	£900	£0	£900
Liverpool Victoria	Flexible Transitions Account Initial Charge	£290,000	£108	£11,800	£11,900

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Aviva	Self Invested Personal Pension	£288,000	£4,690	£0	£4,690
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Level)	£285,000	£4,690	£0	£4,690
Prudential	Flexible Retirement Plan SIPP Initial Charge (Level)	£285,000	£4,690	£0	£4,690
Generic	Pension Plan	£285,000	£4,690	£0	£4,690
Skandia	Personal Pension - Single Price Plan Fee Option (Level)	£284,000	£4,690	£11,500	£16,200
Skandia	Personal Pension - Initial Price (Level)	£283,000	£4,690	£0	£4,690
The Lifetime SIPP Company	Cash-Only Lifetime SIPP	£282,000	£4,690	£0	£4,690
Nucleus	Pension Account	£282,000	£4,690	£0	£4,690
Skandia	Personal Pension - Initial Price (initial commission + 0.5% fbc)	£281,000	£3,520	£11,300	£14,800
Skandia	Personal Pension - Initial Price (initial commission + 0.25% fbc)	£281,000	£3,520	£11,300	£14,800
Skandia	Personal Pension - Single Price Plan (initial + fbc)	£276,000	£4,690	£11,300	£16,000
Skandia	Personal Pension - Single Price Plan (fbc)	£276,000	£0	£22,700	£22,700
Skandia Investment Solutions	Collective Retirement Account - S I C O	£275,000	£4,690	£0	£4,690
Novia	Novia SIPP	£275,000	£4,690	£0	£4,690
Merchant Investors	OneSIPP (Initial Charge)	£274,000	£4,690	£0	£4,690
Merchant Investors	OneSIPP (Establishment Charge)	£274,000	£4,690	£0	£4,690
SIPP Centre	SIPP	£273,000	£4,690	£0	£4,690
The Lifetime SIPP Company	Cash-Plus Lifetime SIPP	£267,000	£4,690	£0	£4,690
MW Pensions	Acorn SIPP	£266,000	£720	£0	£720
Hornbuckle Mitchell	Single Investment SIPP	£262,000	£4,690	£0	£4,690
James Hay	Private Client SIPP	£257,000	£4,690	£0	£4,690

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Winterthur Life	The One from Winterthur - Self Invested Option	£257,000	£4,690	£0	£4,690
MW Pensions	SIPP2	£253,000	£720	£0	£720
The Lifetime SIPP Company	Complete Lifetime SIPP	£252,000	£4,690	£0	£4,690
A J Bell	A J Bell Platinum SIPP	£237,000	£4,690	£0	£4,690
Hornbuckle Mitchell	Full SIPP	£230,000	£4,690	£0	£4,690
Cooper Parry	The Cooper Parry SIPP	£222,000	£4,690	£0	£4,690

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Commision at desired age 60

Provider	Plan	Fund (7%)	Initial (Regular)	Fund-Based	Total
Skandia	Personal Pension - Single Price (Nil Commission)	£185,000	£0	£0	£0
Aegon Scottish Equitable	Flexible Pension Plan - Adviser Charge Option	£184,000	£900	£0	£900
Scottish Widows	Retirement Account Scaled Commission Option (5 Years)	£184,000	£900	£0	£900
Scottish Widows	Retirement Account Scaled Commission Option (1 Year)	£183,000	£900	£0	£900
Scottish Life	Pension Portfolio (FAF)	£183,000	£900	£0	£900
Liverpool Victoria	Flexible Transitions Account Establishment Charge	£183,000	£108	£0	£108
Skandia	Personal Pension - Single Price Plan Fee Option (Initial)	£182,000	£900	£0	£900
Scottish Life	Pension Portfolio (Initial Commission) - Initial	£182,000	£288	£0	£288
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Initial)	£181,000	£900	£0	£900
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Initial)	£181,000	£900	£0	£900
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Initial)	£181,000	£26,700	£0	£26,700
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Initial)	£181,000	£26,700	£0	£26,700
Winterthur Life	The One from Winterthur - FIC (Initial)	£181,000	£900	£0	£900
Winterthur Life	The One from Winterthur - FAR (Initial)	£181,000	£900	£0	£900
Friends Provident	Individual Personal Pension.	£181,000	£0	£7,460	£7,460
Friends Provident	Individual Stakeholder Pension	£181,000	£0	£3,730	£3,730
Friends Provident	Individual Personal Pension	£181,000	£0	£7,460	£7,460

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Friends Provident	Individual Stakeholder Pension.	£181,000	£0	£3,730	£3,730
Scottish Life	Pension Portfolio (Initial Commission) - Level	£181,000	£3,210	£0	£3,210
Aegon Scottish Equitable	Individual Stakeholder FVR	£181,000	£900	£0	£900
Scottish Widows	Retirement Account Flexible Commission Option	£180,000	£900	£0	£900
Standard Life	Stakeholder Pension Plan	£180,000	£0	£3,720	£3,720
Prudential	Flexible Retirement Plan Establishment Charge (Initial)	£180,000	£900	£0	£900
Prudential	Flexible Retirement Plan Initial Charge (Initial)	£180,000	£900	£0	£900
Legal & General	Portfolio Plus SIPP (AMC - level) - (Also available on Cofunds platform)	£179,000	£3,210	£0	£3,210
Legal & General	Portfolio Plus Pension (Allocation) - (Also available on Cofunds platform)	£179,000	£3,210	£0	£3,210
Aegon Scottish Equitable	Flexible Pension Plan - Establishment Charge Option	£179,000	£1,750	£0	£1,750
Legal & General	Portfolio Plus SIPP (Allocation) - (Also available on Cofunds platform)	£179,000	£3,210	£0	£3,210
Legal & General	Stakeholder(FBC)	£179,000	£0	£4,930	£4,930
Legal & General	Stakeholder(IC)	£179,000	£2,670	£0	£2,670
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Initial)	£179,000	£900	£0	£900
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Initial, RP- Initial)	£179,000	£900	£0	£900
Lincoln	i2Live - Accumulator	£179,000	£3,210	£0	£3,210
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Initial)	£179,000	£900	£0	£900
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Initial)	£179,000	£900	£0	£900

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Funded, RP- Level)	£179,000	£3,210	£0	£3,210
Standard Life	Active Money Personal Pension <1% AMC Funds (SP- Initial, RP- Level)	£179,000	£3,210	£0	£3,210
Standard Life	Active Money SIPP <1% AMC Funds (SP- Funded, RP- Level)	£179,000	£3,210	£0	£3,210
Standard Life	Active Money SIPP <1% AMC Funds (SP- Initial, RP- Level)	£179,000	£3,210	£0	£3,210
Aegon Scottish Equitable	Flexible Pension Plan - Additional AMC Option	£178,000	£360	£0	£360
Aviva	Stakeholder Pension (Initial)	£178,000	£249	£0	£249
Aviva	Personal Pension (fbc only)	£178,000	£0	£5,550	£5,550
Aviva	Stakeholder Pension (Level)	£178,000	£2,140	£0	£2,140
Aviva	Personal Pension (Level)	£178,000	£2,140	£0	£2,140
Aviva	Stakeholder Pension (fbc only)	£178,000	£0	£5,550	£5,550
Aviva	Personal Pension (Initial)	£178,000	£421	£0	£421
Zurich	Self Invested Personal Pension Plan (Initial)	£178,000	£900	£0	£900
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Initial)	£178,000	£900	£0	£900
Skandia	Personal Pension Initial Price (RP Initial Commission)	£178,000	£476	£0	£476
Winterthur Life	The One from Winterthur - FIC (Level)	£178,000	£3,210	£0	£3,210
Winterthur Life	The One from Winterthur - FAR (Level)	£178,000	£3,210	£0	£3,210
Aegon Scottish Equitable	Individual Stakeholder	£177,000	£360	£0	£360
Scottish Widows	Individual Personal Pension Plan (Level)	£177,000	£3,210	£0	£3,210
Scottish Widows	Individual Stakeholder Pension (Level)	£177,000	£3,210	£0	£3,210
Scottish Life	Individual Stakeholder - Level	£177,000	£1,070	£0	£1,070

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Scottish Life	Individual Stakeholder - Initial	£177,000	£129	£0	£129
Scottish Widows	Individual Personal Pension Plan (Initial)	£177,000	£687	£0	£687
Scottish Widows	Individual Stakeholder Pension (Initial)	£177,000	£687	£0	£687
Prudential	Flexible Retirement Plan Initial Charge (Level)	£177,000	£3,210	£0	£3,210
Prudential	Flexible Retirement Plan Establishment Charge (Level)	£177,000	£3,210	£0	£3,210
James Hay	Select SIPP	£176,000	£3,210	£0	£3,210
Legal & General	Portfolio Plus Pension (AMC - mp) - (Also available on Cofunds platform)	£176,000	£749	£0	£749
Legal & General	Portfolio Plus Pension (AMC - fbc) - (Also available on Cofunds platform)	£176,000	£0	£6,090	£6,090
Legal & General	Portfolio Plus Pension (AMC - level) - (Also available on Cofunds platform)	£176,000	£5,350	£0	£5,350
Legal & General	Portfolio Plus SIPP (AMC - mp) - (Also available on Cofunds platform)	£176,000	£749	£0	£749
Legal & General	Portfolio Plus SIPP (AMC - fbc) - (Also available on Cofunds platform)	£176,000	£0	£6,080	£6,080
Zurich	Self Invested Personal Pension Plan - Establishment Charge (Level)	£176,000	£3,210	£0	£3,210
Zurich	Self Invested Personal Pension Plan (Level)	£176,000	£3,210	£0	£3,210
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Initial, RP- Level)	£176,000	£3,210	£0	£3,210
Standard Life	Active Money SIPP 1-2% AMC Funds (SP- Funded, RP- Level)	£176,000	£3,210	£0	£3,210
Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Funded, RP- Level)	£176,000	£3,210	£0	£3,210

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Standard Life	Active Money Personal Pension 1-2% AMC Funds (SP- Initial, RP- Level)	£176,000	£3,210	£0	£3,210
Skandia	Personal Pension - Initial Price (Nil Commission)	£176,000	£4,060	£0	£4,060
MetLife	Retirement Portfolio (Reduced Allocation)	£175,000	£3,210	£0	£3,210
MetLife	Retirement Portfolio (Establishment Charge)	£175,000	£3,210	£0	£3,210
Liverpool Victoria	Flexible Transitions Account Initial Charge	£175,000	£108	£6,060	£6,170
Prudential	Flexible Retirement Plan SIPP Initial Charge (Initial)	£175,000	£900	£0	£900
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Initial)	£175,000	£900	£0	£900
Aviva	Self Invested Personal Pension	£173,000	£3,210	£0	£3,210
Prudential	Flexible Retirement Plan SIPP Establishment Charge (Level)	£172,000	£3,210	£0	£3,210
Prudential	Flexible Retirement Plan SIPP Initial Charge (Level)	£172,000	£3,210	£0	£3,210
Generic	Pension Plan	£172,000	£3,210	£0	£3,210
Skandia	Personal Pension - Single Price Plan Fee Option (Level)	£171,000	£3,210	£5,890	£9,110
Skandia	Personal Pension - Initial Price (Level)	£170,000	£3,210	£0	£3,210
Nucleus	Pension Account	£170,000	£3,210	£0	£3,210
The Lifetime SIPP Company	Cash-Only Lifetime SIPP	£170,000	£3,210	£0	£3,210
Skandia	Personal Pension - Initial Price (initial commission + 0.5% fbc)	£169,000	£2,400	£5,830	£8,240
Skandia	Personal Pension - Initial Price (initial commission + 0.25% fbc)	£169,000	£2,400	£5,830	£8,240
Skandia	Personal Pension - Single Price Plan (initial + fbc)	£168,000	£3,210	£5,880	£9,090
Skandia	Personal Pension - Single Price Plan (fbc)	£168,000	£0	£11,700	£11,700
Novia	Novia SIPP	£167,000	£3,210	£0	£3,210
Skandia Investment Solutions	Collective Retirement Account - S I C O	£167,000	£3,210	£0	£3,210

Client Name: Peter Williams
 Adviser Name: Mr Barry White
 Case Reference: 80990

Merchant Investors	OneSIPP (Initial Charge)	£165,000	£3,210	£0	£3,210
Merchant Investors	OneSIPP (Establishment Charge)	£165,000	£3,210	£0	£3,210
SIPP Centre	SIPP	£165,000	£3,210	£0	£3,210
The Lifetime SIPP Company	Cash-Plus Lifetime SIPP	£160,000	£3,210	£0	£3,210
MW Pensions	Acorn SIPP	£160,000	£720	£0	£720
Hornbuckle Mitchell	Single Investment SIPP	£157,000	£3,210	£0	£3,210
James Hay	Private Client SIPP	£153,000	£3,210	£0	£3,210
Winterthur Life	The One from Winterthur - Self Invested Option	£153,000	£3,210	£0	£3,210
The Lifetime SIPP Company	Complete Lifetime SIPP	£150,000	£3,210	£0	£3,210
MW Pensions	SIPP2	£149,000	£720	£0	£720
A J Bell	A J Bell Platinum SIPP	£142,000	£3,210	£0	£3,210
Hornbuckle Mitchell	Full SIPP	£138,000	£3,210	£0	£3,210
Cooper Parry	The Cooper Parry SIPP	£133,000	£3,210	£0	£3,210