

ST. JAMES'S PLACE
WEALTH MANAGEMENT

Don't delay putting money into your pension



Thanks to the long-term effects of compounding, the earlier in life you start to make monthly pension contributions, the more money you could have in retirement

1

Let's say you're
planning to retire when you're

67

And you make a gross contribution
towards your pension of

£200 pm

Take a look at the next slide to see
what impact starting at different
ages could have on you...

Don't let your pensions annual allowance
go to waste. Use it by 5 April 2022.

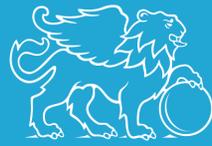
2

If you start saving at age		Your estimated pension fund at retirement might be
20	→	£349,000
30	→	£215,000
40	→	£123,000

But whatever age you are, it's never too late to start saving for your retirement!

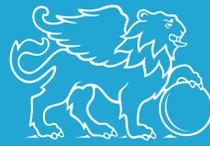
This calculation is based on monthly contributions invested each month, increasing by 2.5% a year, with growth after charges of 2.4% a year. These figures are examples only and are not guaranteed. All monetary values shown have not been adjusted for future inflation. They are not minimum or maximum amounts. What you get back depends on how your investment grows and the tax treatment of the investment. You could get back more or less than this.

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Get in touch today to talk about **saving for your retirement** – and how to make the most of your pension allowance before its use-by date at the end of this tax year (5 April).



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The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief generally depends on individual circumstances.

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