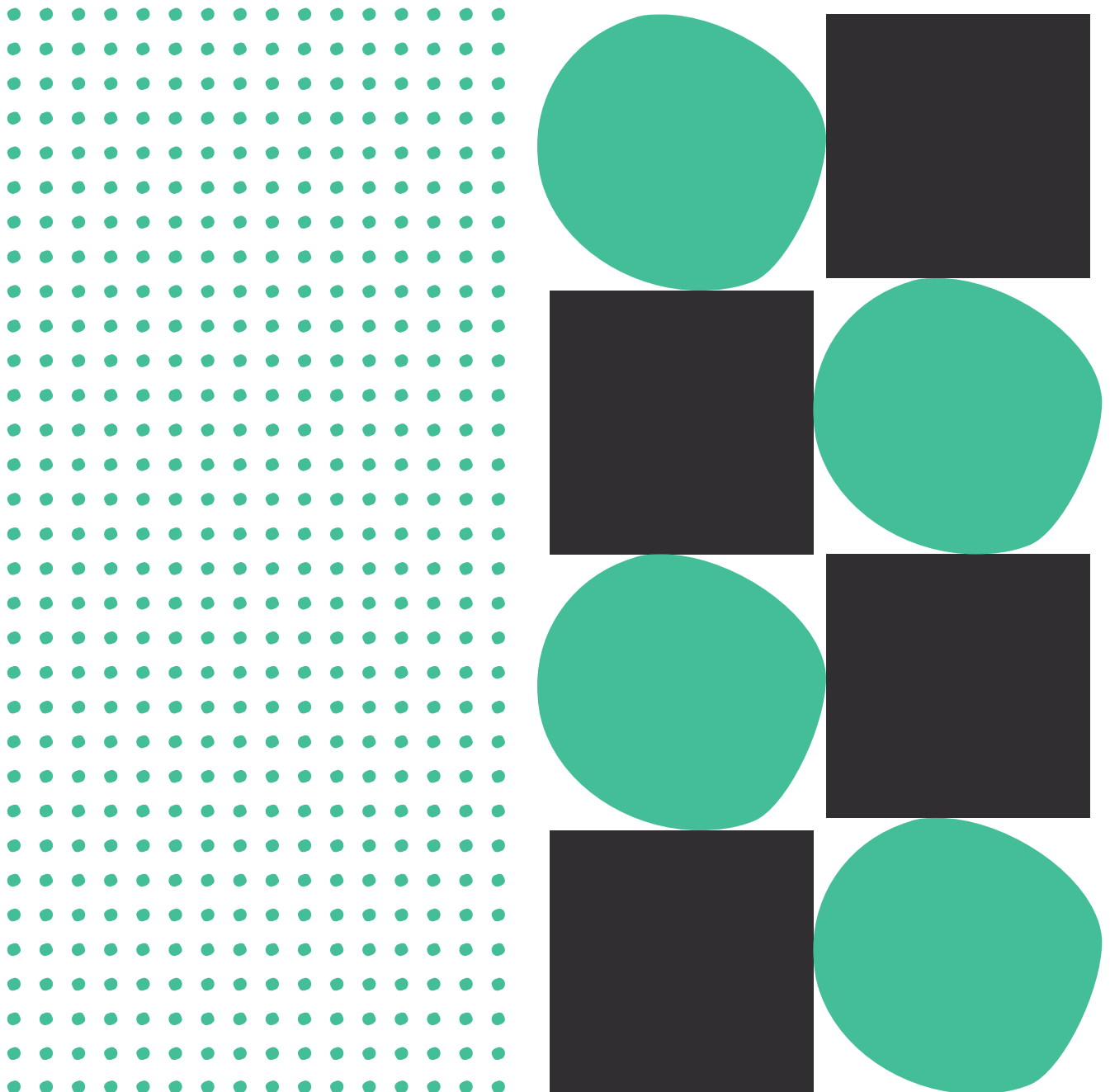


HUB FINANCIAL SOLUTIONS PERSONAL PENSION ACCOUNT

EXAMPLE ILLUSTRATIONS



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The HUB Financial Solutions Personal Pension (the Account) is provided through the platform operated and administered by Embark Investment Services Limited, company number 09955930, (the “Embark Platform”). Embark Investment Services Limited, trading as the Embark Platform is authorised and regulated by the Financial Conduct Authority (FCA), FCA registration number 737356.

We are required to give you this important information to help you to decide whether this Account is right for you.

This brochure gives you examples of what your Account might be worth in the future based on assumed initial investment choices and amounts.

When reading this brochure it is important to read thoroughly the assumptions and information applicable to each section.

CALCULATIONS

Information on how these example illustrations have been calculated



Important information about your projected values

- The values are only examples, using assumed growth which we believe are appropriate based on the Mutual Fund investment examples we have used.
- The values are not guaranteed, and only give you an idea of the future value of the Account.
- We have shown projections using three of the funds which are available to you.
- All funds are given a classification by the Investment Association which is used to determine the assumed growth rate which we show in your projections. As all three of the funds we use have been given the same classification, then the growth rate shown is also the same. Please note that there are important differences between these three investment funds which you should consider when making your decision on how to invest.
- To find out more information on these funds and the other funds that are available for you to invest in please take a look at the relevant Key Investors Information Document (KIID).
- The values are given in 'real terms', which means we've reduced them to show the effect of inflation at 2.0% a year, this is in line with regulations.
- We've included the relevant platform and investment charges in the examples, for more information on the charges applicable, please refer to the client charges guide.
- We have assumed that the Personal Pension Annual Administration Fee will not increase.
- The values provided assume that you're not taking an income from your plan.
- The values provided assume that you are taking 25% of your initial investment as a cash sum.
- The actual value of your Account depends on the performance of the investments you choose. The value of these investments, and therefore your Account, can go down as well as up and you may get back less than shown here or that you originally put in.



Important information about your potential income in retirement

As well as examples of the potential size of your Account, there are also examples of how much guaranteed income for life your Account could buy in the form of a pension annuity.

When looking at these examples it is important to note that these calculations are based on the following assumptions:

- You are a male who is age 60 when you open a HUB Financial Solutions Personal Pension Account.
- You are purchasing an annuity when you are age 71.
- Your investment strategy remains the same.
- No health or lifestyle factors have been taken into account.
- The cost of purchasing the annuity is based on projected future annuity rates using assumptions set out by our regulator.
- There is no spouse, civil partner or partner income included in these calculations.
- Your income will be paid for a guaranteed 5 year period.
- Your income will be paid in advance.

Please note, all income figures are shown before any deductions of tax.



When will I get a personal illustration?

At the point in time your HUB Financial Solutions Personal Pension Account is opened, we will provide a detailed illustration that shows what you might get back when you decide to take your benefits. These are based on assumptions that include:

- Actual amount invested.
- Potential performance of your chosen Mutual Fund Investments.
- Effect of charges.
- Amount of any cash lump sum you take.
- Amount of drawdown income you take.
- Annuity rate that applies at the time.
- Your chosen retirement date.

WHAT MIGHT I GET BACK?

What might I get back from my retirement savings?

The tables and charts on the following pages show the potential value of your HUB Financial Solutions Personal Pension Account after 5, 10 and 20 years.

We've used different investment amounts of £10,000, £20,000 and £50,000 and then assumed you have taken 25% of this amount as a cash lump sum. To see what your savings may be worth, please find the table closest to the amount you're investing in the plan. This will be the amount you're transferring from your existing pension plan minus any lump sum you decide to take.

There are three different Mutual Fund investment funds of those available to you reflected in these examples. For more information please call us on **01737 233468**.

Example 1: £10,000 investment amount

These figures are based on £7,500 being invested with the remaining £2,500 having been taken as a cash lump sum.

Investment Fund	Assumed mid growth rate	Projected fund value after 5 years	Projected fund value after 10 years	Projected fund value after 20 years
MyMap3	3.0%	£8,370	£9,360	£11,600
MyMap5	3.0%	£8,370	£9,360	£11,600
MyMap6	3.0%	£8,370	£9,360	£11,600

Value of investment



- Your values have been adjusted to show the effect of inflation at 2.0% each year.
- For more information on how these figures have been calculated, including the assumed growth rates which apply, please refer to the information section at the start of this document.

Your estimated guaranteed income for life, based on you being 60 years old when taking out this HUB Financial Solutions Personal Pension Account and purchasing an annuity when you are 71 years old (10 years later) could be:

Investment Fund	Projected Fund Value after 10 years (per annum)	Estimated guaranteed income (per annum)
MyMap3	£9,360	£315.73
MyMap5	£9,360	£315.73
MyMap6	£9,360	£315.73



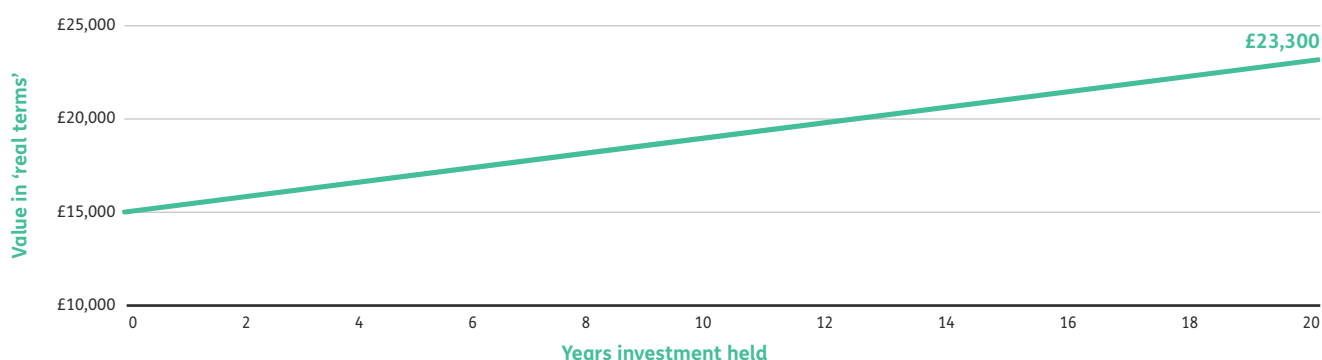
- The cost of purchasing the annuity is based on projected future annuity rates using assumptions set out by our regulator.

Example 2: £20,000 investment amount

These figures are based on £15,000 being invested with the remaining £5,000 having been taken as a cash lump sum.

Investment Fund	Assumed mid growth rate	Projected fund value after 5 years	Projected fund value after 10 years	Projected fund value after 20 years
MyMap3	3.0%	£16,700	£18,700	£23,300
MyMap5	3.0%	£16,700	£18,700	£23,300
MyMap6	3.0%	£16,700	£18,700	£23,300

Value of investment



- Your values have been adjusted to show the effect of inflation at 2.0% each year.
- For more information on how these figures have been calculated, including the assumed growth rates which apply, please refer to the information section at the start of this document.

Your estimated guaranteed income for life, based on you being 60 years old when taking out this HUB Financial Solutions Personal Pension Account and purchasing an annuity when you are 71 years old (10 years later) could be:

Investment Fund	Projected Fund Value after 10 years (per annum)	Estimated guaranteed income (per annum)
MyMap3	£18,700	£613.74
MyMap5	£18,700	£613.74
MyMap6	£18,700	£613.74



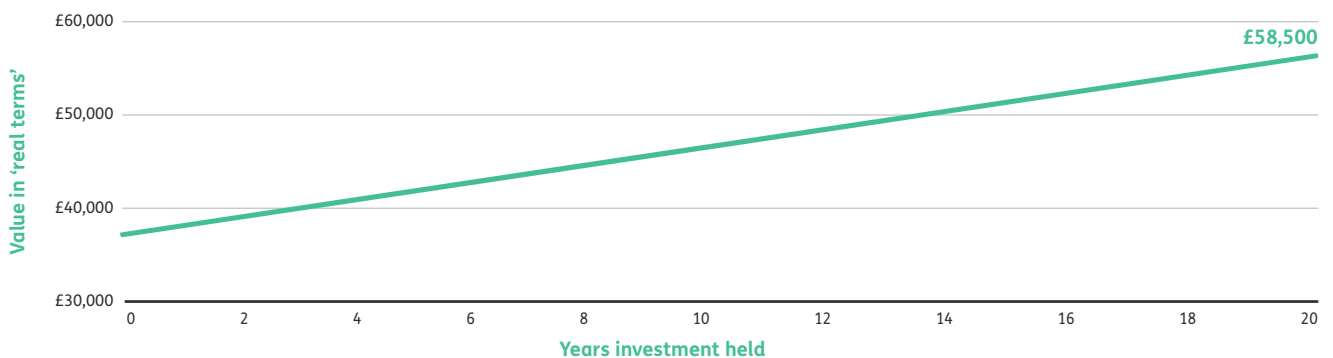
- The cost of purchasing the annuity is based on projected future annuity rates using assumptions set out by our regulator.

Example 3: £50,000 investment amount

These figures are based on £37,500 being invested with the remaining £12,500 having been taken as a cash lump sum.

Investment Fund	Assumed mid growth rate	Projected fund value after 5 years	Projected fund value after 10 years	Projected fund value after 20 years
MyMap3	3.0%	£41,800	£46,800	£58,500
MyMap5	3.0%	£41,800	£46,800	£58,500
MyMap6	3.0%	£41,800	£46,800	£58,500

Value of investment



- Your values have been adjusted to show the effect of inflation at 2.0% each year.
- For more information on how these figures have been calculated, including the assumed growth rates which apply, please refer to the information section at the start of this document.

Your estimated guaranteed income for life, based on you being 60 years old when taking out this HUB Financial Solutions Personal Pension Account and purchasing an annuity when you are 70 years old (10 years later) could be:

Investment Fund	Projected Fund Value after 10 years (per annum)	Estimated guaranteed income (per annum)
MyMap3	£46,800	£1,578.66
MyMap5	£46,800	£1,578.66
MyMap6	£46,800	£1,578.66



- The cost of purchasing the annuity is based on projected future annuity rates using assumptions set out by our regulator.

CHARGES

How will the charges affect my value?

All pension providers have to provide these figures to help you compare their charges.

This table shows how the value of your crystallised pension fund may grow before any charges, after our Personal Pension Account charges, retained interest and any investment manager charges are taken and after all the charges are taken.

The difference in the last two columns would show the effect of any adviser's charges, however this is a non-advised HUB Financial Solutions Personal Pension Account, therefore this column is not applicable.

We have calculated these figures based on:

- A 60 year old investing £20,000 in the MyMap5 Mutual Fund.

For the purposes of the last two columns, we have assumed investments will grow at 3.0% each year. These rates are not guaranteed and growth could be more or less than this.

Please note, Personal Pension Account charges exclude VAT.

The actual charges could vary and will depend on the amount you invest, the fund you choose and the amount of time you invest for.

At end of year	Before charges	After taking Personal Pension and Investment charges
1	£15,400.00	£15,300.00
2	£15,900.00	£15,600.00
3	£16,300.00	£16,000.00
4	£16,800.00	£16,300.00
5	£17,300.00	£16,700.00
6	£17,900.00	£17,100.00
7	£18,400.00	£17,500.00
8	£19,000.00	£17,900.00
9	£19,500.00	£18,300.00
10	£20,100.00	£18,700.00
At age 99	£47,500.00	£35,500.00

The last line of the table shows that Personal Pension and investment charges reduce this pension fund from £47,500 to £35,500. Put another way, this is the same as reducing the investment growth from 3.0% to 2.2%. This is a reduction in the growth rate of 0.80%.

You can use this information to compare the effects of the charges with similar products.

HOW TO CONTACT US

HUB Financial Solutions Ltd, Arena Building, 85 Ormeau Road, Belfast, BT7 1SH

Call: **01737 233468**

Monday to Friday, 9am to 5pm

Email: Platformservices@hubfs.co.uk

Calls may be monitored or recorded and call charges may apply.

Please contact us if you would like this document in an alternative format.

HUB Financial Solutions, 3rd Floor, Arena Building, 85 Ormeau Road, Belfast BT7 1SH.

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