

Switching Comparison

Full Switch - Existing Fund

Prepared For: *Mrs Client HHW*
Employed Female, Born 01/10/1964

Retirement Age: *60*

Transfer Value: *£27,718.08 (single premium)*

Investment: *100% Balanced Managed*

Pos	Product Name	Low 5%	Mid 7%	High 9%	Commission On Day One	Total Commission	Total Commission In Today's Terms
1	Clerical Medical FProof (Reduced Alloc)	£56,900	£77,800	£105,000	£0	£0	£0
2	Clerical Medical FProof Stakeholder (1%)	£56,900	£77,800	£105,000	£0	£0	£0
3	Clerical Medical FProof (IFC)	£56,900	£77,800	£105,000	£0	£0	£0
4	Clerical Medical FProof (1.5%)	£56,900	£77,800	£105,000	£0	£0	£0
5	Clerical Medical FProof (1%)	£56,900	£77,800	£105,000	£0	£0	£0
6	Clerical Medical FProof Stakeholder (1.5%)	£56,900	£77,800	£105,000	£0	£0	£0
7	Friends Provident Stakeholder	£56,800	£77,600	£105,000	£0	£0	£0
8	Friends Provident Individual	£56,800	£77,600	£105,000	£0	£0	£0
9	AEGON Scottish Equitable Single Charge (1.5% +FVR)	£56,100	£77,200	£105,000	£0	£0	£0
10	AEGON Scottish Equitable Stakeholder (1.5% +FVR)	£56,100	£77,200	£105,000	£0	£0	£0
11	AEGON Scottish Equitable Single Charge (1% +FVR)	£56,100	£77,200	£105,000	£0	£0	£0
12	AEGON Scottish Equitable Stakeholder (1% +FVR)	£56,100	£77,200	£105,000	£0	£0	£0
13	AEGON Scottish Equitable FPP (FAC)	£56,600	£77,100	£104,000	£0	£0	£0
14	AEGON Scottish Equitable FPP (AMC)	£56,600	£77,100	£104,000	£0	£0	£0
15	AEGON Scottish Equitable Stakeholder (1%)	£56,600	£77,100	£104,000	£0	£0	£0
16	AEGON Scottish Equitable Single Charge (1%)	£56,600	£77,100	£104,000	£0	£0	£0
17	AEGON Scottish Equitable Single Charge (1.5%)	£56,600	£77,100	£104,000	£0	£0	£0
18	AEGON Scottish Equitable Stakeholder (1.5%)	£56,600	£77,100	£104,000	£0	£0	£0
19	Norwich Union Your Pension Select	£56,200	£76,700	£104,000	£0	£0	£0
20	Norwich Union Stakeholder	£56,200	£76,700	£104,000	£0	£0	£0
21	Legal & General Stakeholder	£56,000	£76,500	£103,000	£0	£0	£0
22	Legal & General PP2000	£56,000	£76,500	£103,000	£0	£0	£0
23	Scottish Widows Stakeholder	£56,200	£76,500	£103,000	£0	£0	£0
24	Scottish Widows Individual PPP	£56,200	£76,500	£103,000	£0	£0	£0
25	Standard Life PPP Flexible	£55,800	£76,300	£103,000	£0	£0	£0
26	Standard Life Stakeholder	£55,800	£76,300	£103,000	£0	£0	£0
27	AEGON Scottish Equitable FPP (EC)	£56,000	£76,300	£103,000	£0	£0	£0
28	Scottish Life Pension Portfolio	£55,800	£75,900	£102,000	£0	£0	£0
29	Scottish Life Stakeholder	£55,800	£75,900	£102,000	£0	£0	£0
30	Scottish Life Pension Portfolio (FAF)	£55,800	£75,900	£102,000	£0	£0	£0
31	Scottish Life Pension Portfolio (TVEO)	£55,700	£75,800	£102,000	£0	£0	£0
32	Hartford Platinum (Funded)	£55,200	£75,200	£101,000	£0	£0	£0
33	Hartford Platinum (Reduced Allocation)	£55,200	£75,200	£101,000	£0	£0	£0
34	Legal & General Portfolio Plus (AMC)	£54,800	£75,100	£102,000	£0	£0	£0
35	Legal & General Portfolio Plus (Allocation)	£54,800	£75,100	£102,000	£0	£0	£0
36	AXA Self Invested Pension Plan (Upfront)	£54,900	£75,100	£101,000	£0	£0	£0
37	AXA Self Invested Pension Plan	£54,900	£75,100	£101,000	£0	£0	£0
38	AXA Personal Pension (Upfront)	£54,900	£75,100	£101,000	£0	£0	£0
39	AXA Personal Pension	£54,900	£75,100	£101,000	£0	£0	£0
40	LV= Transitions RP (With Est Fee)	£55,000	£74,800	£101,000	£0	£0	£0
41	LV= Transitions Retirement Plan	£55,000	£74,800	£101,000	£0	£0	£0
42	AXA Stakeholder	£54,300	£74,000	£100,000	£0	£0	£0
43	Scottish Widows Retirement Acc (Flex)	£54,000	£73,600	£99,800	£0	£0	£0
44	Scottish Widows Retirement Acc (Scaled)	£54,000	£73,600	£99,800	£0	£0	£0
45	Prudential Flexible Retirement Plan (Initial)	£53,800	£73,600	£99,800	£0	£0	£0
46	Prudential Flexible Retirement Plan (Funded)	£53,800	£73,600	£99,800	£0	£0	£0
47	Standard Life SIPP (Funded)	£52,300	£72,300	£98,600	£0	£0	£0
48	Standard Life SIPP (Initial)	£52,300	£72,300	£98,600	£0	£0	£0
49	1% flat AMC (CP)	£52,200	£71,000	£96,100	Custom Product		
50	Hartford Platinum G'teed Ret Income(Reduced Alloc)	£52,100	£71,000	£96,100	£0	£0	£0
51	Hartford Platinum G'teed Ret Income(Funded)	£52,100	£71,000	£96,100	£0	£0	£0
52	Winterthur Life	£52,000	£70,700	£95,700	£0	£0	£0
53	Skandia Initial Price	£51,300	£69,800	£94,500	£0	£0	£0
54	Skandia Single Price	£49,700	£69,500	£95,400	£0	£0	£0
55	Skandia Single Price (AIF)	£49,700	£69,500	£95,400	£0	£0	£0

Sorted by Mid 7% in descending order.

This comparison should be read in conjunction with the relevant key features documents. The results are based purely on charges and assume the same growth rate for all companies.

Single commission basis of nil commission terms.

**These figures have been supplied by the existing product provider as at 29/06/2008.

c = Figures produced for comparison purposes only, this product does not offer the selected rate of commission.

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56	AIG Life Wealth Management PB - Total Allocation	£47,600	£64,800	£87,700	£0	£0	£0
-	Friends Provident **	£45,100	£64,400	£84,000			
57	AIG Life Wealth Management PB - Penalty Free	£47,200	£64,300	£87,000	£0	£0	£0
58	Zurich Assurance SIPP (Funded)	£45,900	£63,100	£85,900	£0	£0	£0
59	Zurich Assurance SIPP (Initial)	£45,900	£63,100	£85,900	£0	£0	£0
60	111 Best Stakeholder plus PTR (CP)	£44,800	£61,000	£82,800	Custom Product		
61	111/SippCentre HHW5 (CP)	£43,300	£60,500	£83,700	Custom Product		
62	111 Standard Life Insured SIPP (CP)	£40,000	£54,800	£75,100	Custom Product		
63	111 SL Full SIPP (HHW 0.85% Annual fee (CP)	£34,300	£49,000	£68,700	Custom Product		

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