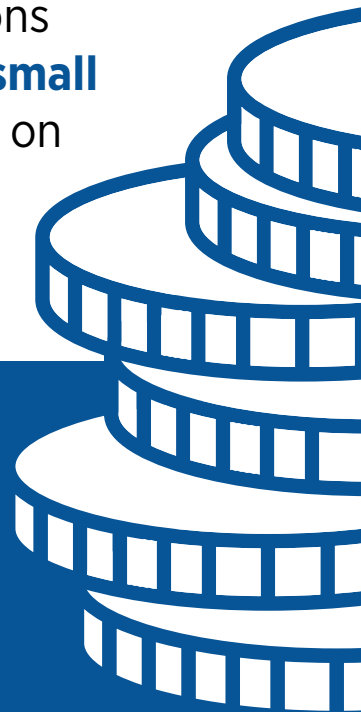




# Are you on track for a brighter financial future?

This document will show you the scenarios of two Local Government Pension Scheme (LGPS) colleagues who pay Shared Cost Additional Voluntary Contributions (Shared Cost AVCs), and how a **small change** could have a **big impact** on your future.



# What are Shared Cost AVCs?

Shared Cost AVCs enable you to supplement your LGPS by building an additional retirement fund.

The Shared Cost AVC scheme is a **unique employee benefit** offered to you by **Aberdeen City Council**.

The contributions made into your Shared Cost AVC plan receive **Income Tax and National Insurance contributions (NICs) relief** through a salary sacrifice arrangement.

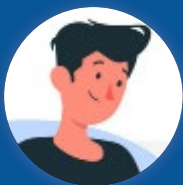


**For example, a  
£100 contribution  
only costs £68.12!\***

# What could my Shared Cost AVC pot be worth?

## Introducing Max and Debbie.

Two people at very different stages in their lives are considering paying Shared Cost AVCs.



**Max**

**25 years old | £40 a month\***

Max is 25 years old, and asks:

"If I skip my fancy coffees and instead contribute this small amount each month into a Shared Cost AVC plan, could that really make a difference?"

If Max decides to drop the weekly coffee, here's an estimate of what his savings could look like at retirement if he pays Shared Cost AVCs†:

- **£40 a month of coffee money put into a Shared Cost AVC plan**
- **Thanks to the available Income Tax and NIC savings, this will only cost Max £27.32!**
- **Annual investment return of 3%†**
- **43 years investing £40 a month (until state pension age for his age group of 68 years old)**
- **A potential return of **£42,031** - and the net cost to Max will only be **£14,097**!†**

**£40**

a month  
investment

=

**£42,031†**



**Debbie**

**60 years old | £400 a month\***

Unlike Max, 60 year old Debbie is wondering:

"Is it worth contributing into a Shared Cost AVC plan, have I left it 'too late'?"

What Debbie doesn't realise is that it's NOT too late to start thinking about topping up her pension pot.

Assuming Debbie contributes £400 a month, here's her savings estimate:

- **£400 a month put into a Shared Cost AVC plan**
- **Thanks to the available Income Tax and NIC savings, this will only cost Debbie £272.12!**
- **An annual investment return of 3%†**
- **7 years investing £400 a month (until state pension age for her age group of 67 years old)**
- **A potential return of **£37,336** - and the net cost to Debbie will only be **£22,858**!†**

**£400**

a month  
investment

=

**£37,336†**





## The sooner you act, the more money you will save!

AVC Wise have lots of resources for you to learn about your fantastic retirement benefit:



### Book onto a webinar

Sign in or register at [www.avcwise.co.uk/book](http://www.avcwise.co.uk/book) to secure your space!



### Watch the AVC Wise explainer videos

Short and snappy videos to help you understand what's on offer. Visit [www.avcwise.co.uk/videos](http://www.avcwise.co.uk/videos).



### Use the AVC Wise calculator

Calculate how much your Shared Cost AVC plan could be worth when you retire! Available at [www.avcwise.co.uk/calculator](http://www.avcwise.co.uk/calculator).



### Read the FAQs

Sign in or register at [www.avcwise.co.uk](http://www.avcwise.co.uk) to read a full breakdown of the FAQs and Ts & Cs.



### Contact AVC Wise

Call **01252 959 779**, email [support@avcwise.co.uk](mailto:support@avcwise.co.uk) or visit [www.avcwise.co.uk](http://www.avcwise.co.uk) to use the live chat service.

## Ready to join?

Sign in or register at [www.avcwise.co.uk](http://www.avcwise.co.uk) and click the 'New Shared Cost AVC Application' button on the Home page!

 /AVCWiseOfficial

 @AVCWise



\*Based on a basic rate tax payer.

†Your Shared Cost AVC pot will be invested by your AVC provider. This assumes a net assumed growth rate of 3%. The value of an investment can go down as well as up.