

ENERGY PENSION PLAN

Benefits of an EPP Pension Plan against a standard guaranteed pension plan

The basic information shows that this proposal gives a far higher return than a standard pension policy; the other major factor is there is “No Capital Expenditure” required

I have listed the major benefits and how this will work against a standard Pension Policy with a worth of £20,000 per year being the criteria, which can only be taken when you reach 66

Standard Pension Plan to access at ; 66

Based on a Male aged ; 52

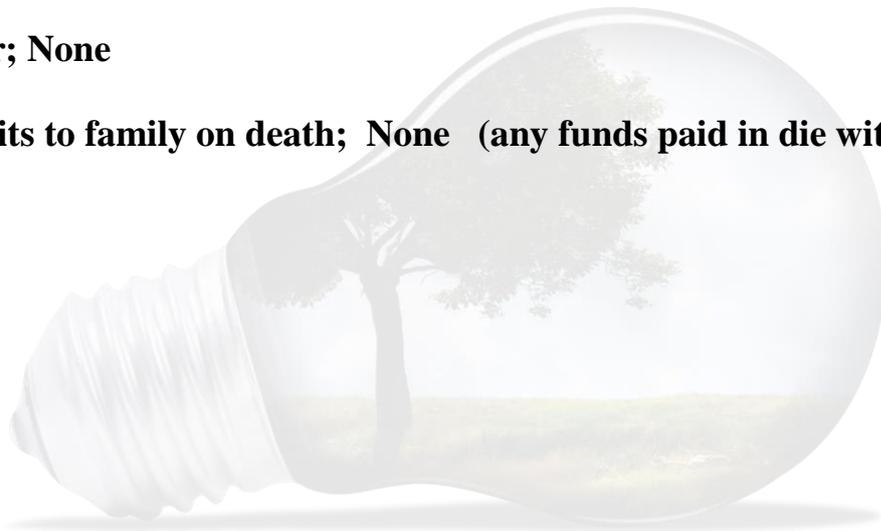
Pension required: £20,000 per year (guaranteed sum) at 66

Funds needed to be paid in during the 13 year period from the age of 52-65; £700,000

Annual sum to be paid in ; £53,846.00

Life Cover; None

Any benefits to family on death; None (any funds paid in die with you).



EPP Pension Plan (example)

The OEM Pension option, allows a cash fund to be available at a far earlier stage than a standard Pension policy which in this case would be 13 years (66)

With our EPP plan you will actually gain clear access after just 6 years (58)

The total cost of this fund is just £77,000 (in this instance), and this can be funded through the Carbon Trust so “NO CAPITAL EXPENDITURE”

This gives you a massive potential profit, that stays with your family and your estate should you die.

I have already broken down the cost and negatives to a standard pension plan, let me now breakdown the major advantages to the EPP.

- **No Capital Expenditure to access these savings/profits**
- **Total cost are paid back in just (in this case) “6 years”**

Full access to the savings/profit in year 7 the amount already being £16,500.00

By the time your standard pension begins to pay out at the age of 66 (Year 13) you will have already received over “£185,000” !!

The standard pension would be ; £20,000

Your EPP would be “£28,000 “and rising each year with inflation!!

The plan will not die when you do.

The continuous saving/profit can be listed as an asset of the business and the value of the building will increase should you sell the business.

With your earlier energy efficient lighting already installed the EPP will show you a minimum profit of over “£400,000” over a 20 year period.

With “NO CAPITAL EXPENDITURE” required

All figures are based on the solar predictions and based on the calculations stated earlier in the document.