**Here are some examples of how you can explain the method you used to calculate the reasonable fee estimate.**

**Non-PAS example**

The estimated fee was calculated by adding $### to the current account balance of $#### to account for portfolio earnings, and then multiplying the total by the annual fee percentage of %###.

The estimated fee was determined by subtracting $##### from your current account balance of $#### to account for the planned withdrawal during the upcoming period, and then multiplying the result by the fee rate of %##.

The estimated fee was determined by multiplying the current account balance of $### by the annual fee percentage of %##. This balance is considered reasonable because while the account is in pension phase, the annual drawdown is replenished by the portfolio earnings.

**PAS example**

The estimated fee was calculated using the tiered PAS fee scale, based on the current account balance of $####, plus an additional $### to account for contributions and portfolio earnings over the upcoming period.

The estimated fee was determined by subtracting $##### from your current account balance of $#### to account for the planned withdrawal during the upcoming period, and then multiplying the result by the tiered PAS fee scale.

**Super Solution example**

The estimated fee was calculated using the tiered BPPSS fee scale, based on the current account balance of $####. This estimate assumes that your withdrawals and portfolio earnings will neutralize each other

The estimated fee was determined by subtracting $##### from your current account balance of $#### to account for the planned withdrawal during the upcoming period, and then multiplying the result by the fee rate of %##.