

# DC investment choices

Version 1.0, February 2024

Cash fund	Bond fund	Long-term inflation target fund	Cautious Growth fund	<b>Default Fund</b> Moderate Growth fund	Global Equity fund	Emerging Markets fund
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Pension savings are a long term investment

Value of investments will go up and down

## Active vs Passive management

Active	Passive	Both	Both	Both	Both	Both
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**Active management**  
Investment manager aims to 'outperform' the market

**Passive management**  
Fund manager aims to 'track' the market's performance

## Charges per £100 invested

26.0p	20.5p	24.8p	36.5p	41.8p	36.5p	34.0p
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**Charges**  
Cover management and admin costs

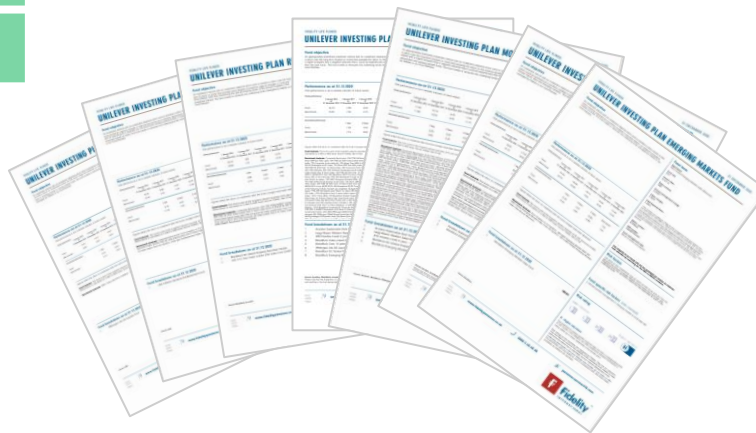
## Risk Rating

L1	L2	M2	H	H	H	H
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### More information & fund factsheets:

Retirement Savings Plan: <https://rsp.uukpfpensions.co.uk/>

DC Investing Plan: [https://www.uukpf.co.uk/app/career\\_average/active/documents](https://www.uukpf.co.uk/app/career_average/active/documents)



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## Automatic switching

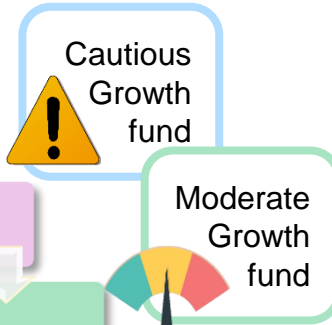
### What is automatic switching?

Gradually reduce the risk in your investments as you approach retirement

Transition will start to happen 10 years before your planned retirement age

You can choose the kind of switching which best suits your retirement plans

Currently available for contributions invested in the Cautious or Moderate Growth Funds



### Retirement options for DC pot

DC Investing Plan

Up to 25% tax-free

Retirement Savings Plan



1. Single Lump Sum\*

**DEFAULT STRATEGY**

\*interacts with DB pension



2. Buy an income for life



3. Draw money when you need to

**DEFAULT STRATEGY**

## Fidelity Illuminate

Have your say with Fidelity Illuminate

<https://retirement.fidelity.co.uk/illuminate/>



See which companies your pension savings are invested in



Speak out on issues like climate change and human rights



Check in for regular updates

## Help with PlanViewer

**Fidelity Pensions Service Centre:**

Telephone: 0800 3 68 68 68 /

Email: [servicecentre@fil.com](mailto:servicecentre@fil.com)

To access PlanViewer: [www.planviewer.co.uk](http://www.planviewer.co.uk)  
 Video: [PlanViewer 2020 - Qumu Player \(fidelity.tv\)](#)