

# DC Investing Plan: Your Investment Choices

Default Fund

Cash fund	Bond fund	Real Return fund	Cautious Growth fund	Moderate Growth fund	Global Equity fund	Emerging Markets fund
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## Active vs Passive management

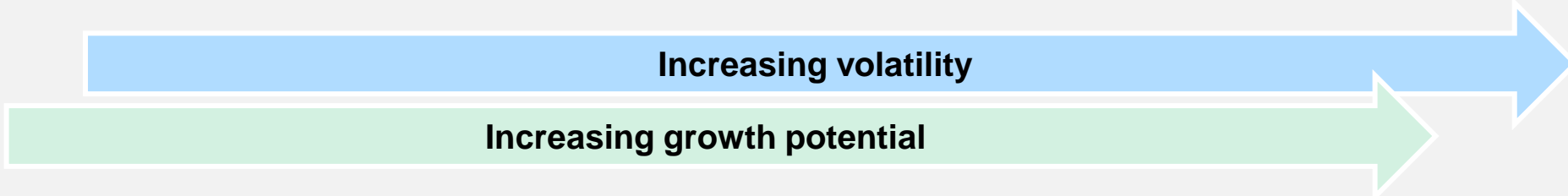
Active	Passive	Passive	Both	Both	Passive	Both
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## Charges per £100 invested

25.0p	21.5p	21.2p	35.9p	40.6p	34.8p	33.0p
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## Risk Rating

L1	L2	L2	M1	M1	M2	H
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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**  
Cover management and admin costs

Pension savings are a long term investment

Value of investments will go up and down

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**MONEY  
MATTERS**

Version 1.0, June 2021

## Automatic switching

Money automatically switched to lower risk funds

Starts 10 years before your retirement age

**Default:  
Age 65**

Switch depends on your planned retirement choices...

...buy a regular  
income



...withdraw  
when you need



...take as cash  
lump sum



More information  
[here](#)

**Default choice**

Available for:



Cautious  
Growth  
fund



Moderate  
Growth  
fund

**Default Fund**

## Other information

### Investing Plan Contacts

More information on the Investing Plan visit: [www.uukpf.co.uk](http://www.uukpf.co.uk)

**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 \(fidelity.tv\)](#)

### Fund Factsheets

[Unilever UK Pension Fund \(uukpf.co.uk\)](http://Unilever UK Pension Fund (uukpf.co.uk))

