The DC Investing Plan

DC Investing Plan Benefits

Retirement choices

Buy a regular income

Withdraw when you need

Single lump sum

Death before retirement

Lump sum benefit

Death after retirement

Depends on retirement choices

Leaving service

Remains invested

Portable

What are your investment options?

Lower risk/return

Bond

fund











Growth fund Moderate Growth

fund

Higher risk/return

Emerging

Markets

fund

Investment performance

Pension savings are a long term investment

The value of your investments will go down as well as up

A mix of investments reduces your exposure to any one company or sector

Your risk appetite might change

Past performance is not an indication of future performance



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The DC Investing Plan

Cautious Growth

fund

Moderate

Growth

fund

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

Using your DC Investing Plan

Guaranteed regular income for life (annuity) *



Withdraw as and when you want (drawdown) *



All in one go*

* you can take up to 25% of your 'pot' tax free

The default option



Investing Plan Contacts

More information on the Investing Plan visit: www.uukpf.co.uk

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To access PlanViewer: www.planviewer.co.uk Video: PlanViewer.co.uk Video: Www.planviewer.co.uk Video: <a href="https://www.planview