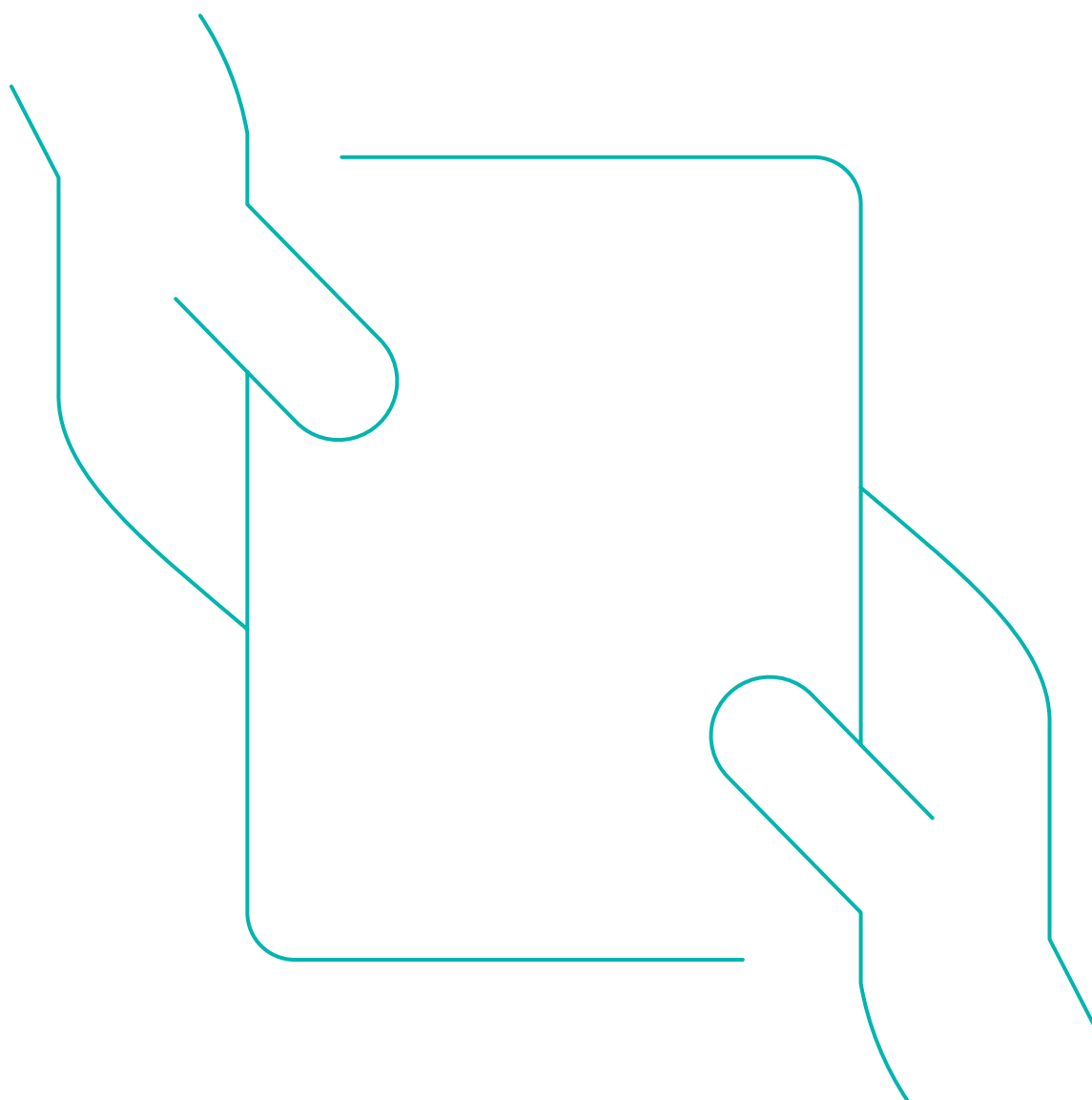


Key Features of the Premier Group Money Purchase Pension



Please read this document along with your personal illustration (if you have one) before you decide to buy this plan. It's important you understand how the Premier Group Money Purchase Pension Plan works, the benefits and associated risks.

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We would like everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.

All our literature is available in audio, large print or braille versions. If you would like one of these please contact us using the details on the last page.

The Financial Conduct Authority is a financial services regulator. It requires us, Prudential, to give you this important information to help you decide whether our Premier Group Money Purchase Pension is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

About the Premier Group Money Purchase Pension

The Premier Group Money Purchase Pension Plan gives you access to a range of investments to help you save for retirement in a tax efficient way.

If you still have questions about our Premier Group Money Purchase Plan after reading this booklet, please look at the "Get in touch" section for our contact details. If you have a financial adviser, please contact them in the first instance. You can also speak to the Scheme Trustees.

Aims

What this plan is designed to do

- To help you save for your retirement in a flexible and tax-efficient way.
- To give you access to a wide range of investments to match your attitude to risk and investment objectives.
- To give your employer the option to provide extra life cover if you were to die before taking benefits. Please see 'How flexible is it?' for more information about this.

Your commitment

What we ask you to do

- To make at least one payment into the plan – either regular monthly, yearly, or a single payment.
- To allow your pension pot to potentially grow until you take your pension benefits
- To regularly review your investments to make sure you're on track for retirement.
- If your employer is providing additional life cover, you must tell us about any change in your health from the time you sign the application through to the start of your plan as this could affect your cover.

Risks

What we ask you to do

- The value of your plan can go down as well as up so you might not get back the amount you put in.
- There are different risks for different funds, please refer to your **Fund guide** for more information.
- As the price of everyday goods and services goes up, your money won't stretch as far as the same amount would now and will reduce what you can buy in the future. This is called inflation.
- If the total charges and costs taken from your plan are more than any overall growth achieved, your plan will fall in value, possibly to even less than you have invested.
- If you withdraw money from the With-Profits Fund we may reduce the value by applying a Market Value Reduction. We explain this in the section "Where are my payments invested?".
- There may be a delay in buying, selling or switching to or from certain funds.
- If your employer's regular payments into the plan stop or are suspended, any additional life cover you have opted for will end. If regular payments are reduced, your life cover may also have to be reduced.

Other documents you should read

This document gives you key information about our Premier Group Money Purchase Pension. If you want more detail on specific points, please read the following documents. We have highlighted when they are relevant throughout this document.

They're all available from your adviser, or direct from us. Details on how to get in touch are on the last page.

- **Member's booklet**

This provides a simplified explanation of how the plan works and the benefits payable under the plan.

- **Your With-Profits Plan – a guide to how we manage the Fund**

This provides information on how our With-Profits Fund works, and our current approach to managing it

- **Fund Guide**

This explains your investment choices.

- **Market Value Reduction – a clear explanation**

This explains what a Market Value Reduction is, together with information about why and when these may apply.

Questions & Answers

Is the Premier Group Money Purchase Pension right for me ?

The Premier Group Money Purchase Pension might be right for you if you're looking to save for your retirement in a tax-efficient way.

If you are not sure whether the Premier Group Money Purchase Pension is right for you, please speak to a financial adviser. If you don't have one, you can find an adviser at pru.co.uk/find-an-adviser.

Is this a stakeholder pension?

No, the government has set minimum requirements that companies must meet for a stakeholder pension. These cover things like payments, charges and terms and conditions.

Charges for the plan may be higher than for a stakeholder pension.

A stakeholder pension may meet your needs as well as this plan, and these are widely available.

How flexible is it?

You and your employer can make regular payments or one-off lump sum payments into the plan. Your employer arranges for any regular payments to be paid to us from their bank account or from a separate account set up in the trustees' name. You can stop making payments whenever you like, however this will affect the size of your pension pot when you come to take your benefits.

Single payments are payable by cheque, normally from your employer's or the trustees' bank account.

What other benefits can I choose?

If your employer is making regular payments, they might be able to provide life cover. The extra cover would be paid on top of the value of your pension plan if you die before your Normal Retirement Date. The extra cover can be paid as a lump sum or be used to buy dependants' benefits. The cost of any life cover, which will be paid by your employer, will depend on the level of cover, your age, hobbies and health. The extra cover will stop if payments into the plan stop.

How much can be paid into my plan?

There's no limit to the amount that you can pay into your plan, however, there are limits on the tax relief you receive. For more information about tax relief, please read the section 'What about tax?'.

Your employer arranges for any regular payments to be paid to us from their bank account or from a separate account set up in the trustees' name. Single payments are payable by cheque, normally from your employer's or the trustees' bank account. Please note that there's no limit on the number of pension schemes you can join. We recommend that you get financial advice before joining multiple schemes.

Can I transfer money in?

Yes, if you have a pension plan with another provider, you can transfer the value of it to this plan if the trustees agree.

Your existing plan might have valuable guarantees you'd lose if you transfer your pension pot. You should speak to a financial adviser before you make a decision.

Where are my payments invested?

Different funds invest in different types of assets for example, some only invest in property, others invest directly in the stock market and others invest in a wide range of assets. Each fund has its own level of risk and potential for growth. Usually, funds with more potential for growth carry more risk. Remember, the performance of the funds isn't guaranteed. The value of your investment can go down as well as up so you may get back less than you put in.

The trustees have control over the choice of investment funds, although they can allow you to choose. You can invest in more than one fund at a time, up to a maximum of 20 and we use your money to buy units in those funds.

We may delay the buying, selling and switching to or from certain funds. These delays will only apply in certain circumstances and if this applies to you, we'll let you know.

Your financial adviser, if you have one, can give you details about the funds, before you choose where to invest. You can also refer to your employer and our **Fund Guide**.

Unit-linked funds

Payments into unit-linked funds will buy units in the chosen funds. The price of each unit depends on the value of the investment in the fund and also whether more money is going into or out of the fund.

We work out the value of your plan based on the total number of units you have in each fund. If the unit prices rise or fall, so will your plan value. Money in the various funds may be invested in a wide range of shares and other investments in the UK and abroad.

How unit-linked funds invest

Some of the Prudential funds listed in your **Fund Guide** may invest in 'underlying' funds or other investment vehicles. Have a look at a fund's objective and that will tell you where it invests – including if that's in an underlying fund or funds.

If the Prudential fund is investing in just one underlying fund then it's what's known as a 'mirror' fund, as the performance of the Prudential fund broadly aims to reflect the performance of the underlying fund it invests in. The performance of our Prudential fund, compared to what it's invested in won't be exactly the same. The differences between the underlying fund and our fund can be due to:

- additional charges,
- cash management (needed to help people to enter and leave our fund when they want),
- tax,
- timing of investments (this is known as a fund's dealing cycle, it varies between managers and can be several days).

With-Profits Funds

We work out the value of With-Profits investments differently. A With-Profits investment is one that aims to smooth some of the short term highs and lows of the fund over the period of time that you hold the plan. So, in theory you should see a steadier return year on year, rather than watching the value of your Plan fully reflect the rise and fall in investment markets. Your payments are pooled with those of other Prudential With-Profits investors to form a fund.

We invest this fund in a wide range of investments including company shares, property, Government bonds, company bonds and cash deposits. This is not guaranteed and you must consider that the value of your investment can go down as well as up so you might get back less than you put in.

We allocate your share of the profits of the fund by adding bonuses. There are currently two types of bonus:

- **Regular**, which we add throughout each year. We can change the rate of Regular Bonus at any time without telling you beforehand. It is not guaranteed that a regular bonus will be added each year, although once added these bonuses are guaranteed on death and at Normal Retirement Date.
- **Final**, which we may pay when you take money out of the With-Profits fund, although this may vary and is not guaranteed. The final bonus can be reduced or removed at any time, without warning.

You can get further information from **Your With-Profits Plan – a guide to how we manage the Fund**.

What's a Market Value Reduction?

If you take money out of the With-Profits Fund, we may reduce the value of your fund if the value of the underlying assets is less than the value of your plan including all bonuses.

This would also apply if the trustees of the plan transferred part, or all, of the scheme. This reduction is known as a Market Value Reduction (MVR). It's designed to protect investors who are not taking their money out and its application means that you get a return based on the earnings of the With-Profits Fund over the period the payments have been invested.

We apply any MVR to your plan's value including regular and final bonuses. Please read **Your With-Profits Plan – a guide to how we manage the Fund** for more information on bonuses. An MVR will reduce the value of your plan and, if investment returns have been low, you may even get back less than has been invested in the plan.

We guarantee not to apply an MVR at your Normal Retirement Date or on any claims due to death.

Our current practice on applying an MVR

We may apply a Market Value Reduction to any full or partial withdrawals, switches or transfers out of the With-Profits Fund.

We reserve the right to change our current practice on Market Value Reductions at any time, without prior notice, and this would apply to existing plans and any new plans or top-ups. Examples of reasons for a change would include significant changes in the investment market or because the number of people moving out of the fund increases substantially.

For more information on our current practice, and on when we may apply an MVR please see **Market Value Reduction – a clear explanation**.

Can I change my investments?

Yes, you can switch your money between funds at any time. We don't currently charge you for this but if this changes in the future we'll let you know.

The trustees must confirm to us in writing before any changes are applied and there may be some restrictions on changes that can be made, but we would confirm these at the time.

We may delay the buying, selling and switching to or from certain funds. These delays will only apply in certain circumstances and if this applies to you, we'll let you know. For more information, please read your Fund Guide.

We may apply a Market Value Reduction if you switch money out of our With-Profits Fund. For more information please read the section 'Where are my payments invested?'.

What if I stop making payments?

You can stop paying or take a payment break and restart later if your circumstances change. This will reduce your future benefits.

Please remember that we'll keep taking our charges, even if you stop your regular payments. Charges and costs may vary in the future and may be higher than they are now.

If employer payments stop, any additional life cover will stop.

Can I transfer money out?

You can transfer your pension pot to another registered pension scheme at any time. We do not charge you for transferring to a new arrangement.

We may apply a Market Value Reduction if you transfer money out of our With-Profits Fund. For more information about this, please read the section 'Where are my payments invested?'.

To find more information on this subject, you should speak to a Financial Adviser.

What are the charges and costs?

Charges and costs are deducted for managing your plan and the underlying investments. The amount we charge depends on the funds you invest in.

Please remember we'll keep taking our charges, even if you stop regular payments.

Charges and costs may vary in future and may be higher than they are now. You can find more information in your **Fund Guide**.

Annual Management Charge

For unit-linked funds, we deduct an Annual Management Charge from the funds and this charge is already reflected in the price of the units. The amount of charge we deduct depends on the funds you choose to invest in and the amount of your original investment. For more information, please read your **Fund Guide**.

We calculate and take the charge for With-Profits funds differently.

With-Profits annual charge

For With-Profits Funds, there are various costs involved with setting up and managing your policy. We deduct a charge from the With-Profits Fund each year to cover these costs.

The charge isn't explicit so you'll not see it being taken from your policy. It's deducted from the underlying With – Profits Fund and is already taken into account when we calculate bonus rates for our With-Profits Fund. The charge is currently 0.96% a year.

More information on the operation of the With-Profits Funds is explained in **Your With-Profits Plan – a guide to how we manage the Fund**.

Further costs

In addition to our charges, there may be further costs incurred, which can vary over time. Where these are applicable, they are paid for by the relevant fund and will impact on its overall performance.

For more information on these further costs, please read the **Fund Guide**.

With-Profits charge for guarantees

There's a charge to pay for all the guarantees the With-Profits Fund supports and we take this charge by adjusting regular and final bonuses each year. We guarantee not to apply a Market Value Reduction (MVR) e.g. when payments are made because of death or at your selected retirement age. Our current practice (which isn't guaranteed) may include additional circumstances when an MVR isn't applied. Please see 'Where are my payments invested?' for more information.

The total deduction for guarantee charges over the lifetime of your plan is not currently more than 2% of any payment made from the fund. We'll review the amount of the charge from time to time. Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

You won't see this charge on your annual statement because we take it by adjusting regular and final bonuses.

We'll review the amount of our With-Profits guarantee charge from time to time. The above charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

For more information about bonuses and charges, please read **Your With-Profits Plan – a guide to how we manage the Fund**.

What might I get back?

The size of your pension pot will depend on many factors such as:

- the amount that has been paid into the plan
- how long the payments have been invested
- the performance of the fund(s) you have invested in
- the age you choose to take your benefits
- the amount of charges you've paid
- the amount of any Market Value Reduction

For an example of the income you could receive, please see your illustration.

When can I take my benefits?

You can start taking your benefits from the age of 55, even if you're still working. You might be able to take your benefits earlier than that if you're in ill health.

The minimum age from which you can access your personal or occupational pension will increase from 55 to 57 on 6 April 2028, unless you have a protected retirement age. State Pension age will increase from age 66 to age 67 for males and females between 6 April 2026 and 5 April 2028. These ages may change in future.

If benefits are taken any time other than your Normal Retirement date (this is the date you tell us you want to retire when you take the plan out) or on your death, a Market Value Reduction may apply to money taken out of our With-Profits fund.

Under the terms of this contract, you'll need to take your benefits by age 75.

What choices will I have when I want to take my benefits?

You've got different options to choose from when it comes to taking your benefits. These options are subject to the rules of your scheme. We'll contact you as you approach retirement to let you know which of these options we may be able to offer you.

Depending on your choices, you might need to move your pot to another pension to access some of these options or to access them when you prefer.

Flexible cash or income (also known as drawdown) –

You can take out up to 25% of the money moved into your flexible cash or income plan, in cash, tax-free. You'll need to do this at the start. You can then dip into the rest as and when you like. You can also set up a regular income with this option. Any money you take after the first 25% may be subject to income tax.

A guaranteed income for life (also known as an annuity)

– You can use your plan to buy an income for life. It pays you an income (a bit like a salary) and is guaranteed for life. These payments may be subject to income tax. In most cases you can take up to 25% of the money you move into your guaranteed income for life, in cash, tax-free. You'll need to do this at the start and you need to take the rest as an income.

Cash in your plan all at once – You can take your whole plan in one go, as a lump sum. Normally the first 25% is tax-free, but on the remainder, you could lose 20%, 40% or even 45% to income tax, if it pushes you into a higher tax bracket (especially if you're still earning). You'll need to plan how you provide an income for the rest of your life.

Take cash in stages – You can leave your money in your plan and take out cash lump sums whenever you need to – until it's all gone, or you decide to do something else with what's left. You decide when and how much to take out. Every time you take money from your plan, the first 25% is usually tax free and the remainder may be subject to income tax.

Take more than one option – You don't have to choose one option – you can take a combination of some or all of them over time, even if you've only got one pension pot.

Whatever you decide to do with your pension savings – you don't have to stay with us. You should shop around and depending on the choices you make, you may find something more appropriate elsewhere, with alternative features, investment options or charges.

Where can I get guidance about what to do with my pension?

General guidance and information on all aspects of pensions is available from MoneyHelper.

MoneyHelper Pensions Guidance

Money and Pensions Service

120 Holborn

London

EC1N 2TD

Telephone: **0800 011 3797**

Website:

moneyhelper.org.uk/en/pensions-and-retirement

For people over 50, Pension Wise is also available. This Government service from MoneyHelper offers guidance to people with personal or workplace pensions on all the options available for their pension savings. You can have a free consultation online, over the phone and face to face.

Telephone: **0800 280 8880**

Website: **moneyhelper.org.uk/pensionwise**

These services are free and impartial and using them won't affect your legal rights.

What about tax?

Tax Relief

The employer will deduct member payments from the member's earnings before calculating Income Tax.

Employer payments qualify as a business expense for tax purposes and do not result in an additional tax expense for the member.

Annual Allowance

The Annual Allowance is a limit to the total amount of payments that can be paid to defined contribution pension schemes and the total amount of benefits that you can build up in defined benefit pension schemes each year, for tax relief purposes.

Money Purchase Annual Allowance

Taking money out of your pension will sometimes lower the amount you can pay into all the pensions you may have while still benefitting from tax relief. This limit is

called the Money Purchase Annual Allowance (MPAA). Your pension scheme administrator or provider will have told you if you are subject to the MPAA at the time they started to pay you.

Lump Sum Allowances

From 6 April 2024 the lifetime allowance was replaced by two new allowances.

The Lump Sum Allowance (LSA)

This is a limit on the amount of tax free lump sums that can be taken from pension schemes.

Lump Sum and Death Benefit Allowance (LSDBA)

This is a limit on the amount of lump sum death benefits and serious ill health lump sums that can be paid without tax.

Where the amount exceeds either of these allowances, income tax may be payable on the excess.

Capital Gains Tax

You don't pay capital gains tax on your pension funds.

Income Tax

Any money taken out, excluding any tax-free cash, may be subject to income tax. Lump sum benefits payable on death are not normally subject to income tax unless they are over the available lump sum and death benefit allowance, paid out more than 2 years after notification of death or where death occurred after age 75.

Inheritance tax

Lump sum benefits are not normally subject to Inheritance tax.

Tax rules can change and the impact of taxation (and any tax relief) depends on your circumstances. Before you make a decision you might want to speak to a financial adviser. They can help you understand the tax rules and how they might affect you.

For more information visit pru.co.uk/tax or the HMRC website at hmrc.gov.uk

How will I know how my plan is doing?

We send you a yearly statement, which shows how your plan is doing.

You can also phone us on **0345 640 3000** and a member of our team will give you an up-to date valuation.

What happens to the Premier Group Money Purchase Pension if I die?

If you die before you start taking your benefits, we will pay the value of your pension pot plus any additional life cover you may have added to your plan, as a lump sum to the beneficiaries advised to us by the trustees of your company pension scheme.

The trustees may take your circumstances and any stated wishes into account before they decide who receives the lump sum. For example, this could be to your spouse, civil partner, nominated dependant or legal representative.

For more information about inheritance tax rules, please go to HMRC's website hmrc.gov.uk/inheritance-tax.

What if the plan is not right for me?

There will not be an opportunity to cancel once the plan has started.

Please read the section 'When can I take my benefits?' for more information on accessing your benefits.

How much will the advice cost?

If you take advice then you will agree the cost of this with your adviser when you start the plan, please refer to your personal illustration or contact your financial adviser for further details.

Other information

Client category

We classify you as a 'retail client' under Financial Conduct Authority (FCA) rules. This means you'll receive the highest level of protection for complaints and compensation and receive information in a straightforward way.

Compensation

The products Prudential Assurance Company Limited (PACL) offer are covered by the Financial Services Compensation Scheme (FSCS). If we get into financial difficulties, you may be able to make a claim. The FSCS is an independent body set up by Government to provide compensation for people where their authorised financial services provider gets into financial difficulties and becomes unable, or unlikely to be able, to pay claims against it. This circumstance is referred to as being 'in default'.

Losses, which may result from poor investment performance, are not covered by the FSCS.

Where does FSCS protection apply?

There is full FSCS coverage if PACL is 'in default'.

- Your pension is protected up to 100% of the value of your claim.
- Any funds you choose to hold in your pension will be included in the value of your claim in the event that PACL is declared 'in default'.
- If you hold the Prudential With-Profits fund in your pension, it's protected 100% in the event of the default of PACL.

All the other funds we offer, apart from the fund mentioned above, are unit-linked, and invest in other funds managed by non-PACL fund managers. FSCS cover does not apply if the non-PACL fund manager were to be 'in default'.

- There is no FSCS cover for unit-linked funds investing with non-PACL fund managers if that manager were to be 'in default'.
- See 'How unit-linked funds invest' for further information on these types of fund (often called 'mirror' funds).

You can find out more information on the FSCS at pru.co.uk/fscs, or you can call us.

Information is also available from the Financial Services Compensation Scheme.

Visit their website: fscs.org.uk

Or write to:

The Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Or call the FSCS: Telephone: **0800 678 1100**

Where FSCS coverage does not apply, then other factors can come in

As explained in the 'Where does FSCS protection apply?' section, the FSCS doesn't cover every situation. For example unit-linked funds that invest in the funds of non – PACL fund managers (often called 'mirror' funds).

But, where FSCS protection does not apply, there are other factors that could help if the worst happened and a provider was 'in default'. For example, the use of custodians or depositories to provide protection for fund assets, where there is separate legal ownership of assets and legal entities that aren't liable for any losses of a fund manager. In so doing, the intention is that the underlying fund will not be liable for any losses the underlying fund management company incurs.

PACL would aim to recover any money invested in an underlying fund where the fund manager has been declared 'in default', but PACL would not be liable for any loss incurred from the default of the non-PACL fund manager.

Financial Strength

Prudential meets regulatory standards for meeting its financial obligations. You can read our solvency and financial conditions reports at pru.co.uk/about_us, or if you contact us we can post some information to you.

Terms and conditions

This Key Features Document gives a summary of your plan. Full details are set out in our **Members Booklet** which is available on request using our contact information on the last page. We will also send it to you when your plan starts.

Conflict of Interest

We want to make sure that we uphold our reputation for conducting business with integrity. If we become aware that our interests may conflict with yours we will take all reasonable steps to manage it in an appropriate manner.

We have drawn up a policy to deal with any conflicts of interest. If you would like to know the full details of our Conflict of Interest Policy, please contact us using our details on the last page.

Law

The law of Scotland applies to your contract.

Our regulators

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Prudential Assurance Company Limited is entered on the Financial Conduct Authority (FCA) Register, FCA Reference Number 139793. The FCA Register is a public record of all the organisations that the FCA regulates.

You can contact the FCA at:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Email: consumer.queries@fca.org.uk

Prudential Regulation Authority details:

The Prudential Regulation Authority
Bank of England
Threadneedle St
London
EC2R 8AH

Email: enquiries@bankofengland.co.uk

Communicating with you

Our plan documents and terms and conditions are in English and all our other communications with you will be in English.

How to make a complaint

If you have a complaint, please get in touch with us and we will do everything we can to resolve it. You can also ask us for details of our complaints handling process. Our contact details are in the “Get in touch” section at the back of this document.

If you're not satisfied with our response, you can take your complaint to the Financial Ombudsman Service who help settle individual disputes between consumers and businesses providing financial services:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Or visit the website: **financial-ombudsman.org.uk**

Help is also available from The Pensions Ombudsman, who deal with complaints and disputes about the administration and management of occupational and personal pension schemes.

The Pensions Ombudsman

10 South Colonnade

Canary Wharf

London

E14 4PU

Telephone: **0800 917 4487**

Email: **enquiries@pensions-ombudsman.org.uk**

Website: **pensions-ombudsman.org.uk**

You can also submit a complaint form online:

pensions-ombudsman.org.uk/making-complaint

These services are free and using them won't affect your legal rights.

Get in touch

If you want to contact us you can do so in the following ways:



Write to: **Prudential Lancing BN15 8GB UK**



Telephone: **0345 640 3000** Monday to Friday 8am to 6pm. We might record your call for training and quality purposes. To find out more about how we use your personal data please visit **pru.co.uk/mydata**



If you're a deaf customer, who is also a British Sign Language (BSL) user, you can contact us using a Video Relay service. The service, provided by SignVideo, connects customers to fully qualified, registered NRCPD interpreters who will relay your conversation with a member of our customer service team.

pru.co.uk/contact-us/signvideo

There is no cost for using this service to call Prudential and we're available to help you Monday to Friday, 8am to 6pm.

Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know.

