



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 Plan allows employees to save tax efficiently for their retirement.

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.

Its aims

What this plan is designed to do

- To build up a pension pot, in a tax efficient way, to provide for your retirement.
- To give your employer the option to provide extra life cover if you were to die before taking benefits.
- To give you access to a wide range of investments to match your attitude to risk and investment objectives.
- It will also allow you to transfer funds from other pension arrangements.

Your commitment

What we ask you to do

- To make regular monthly or yearly payments, or to make at least one single payment at the start of the plan.
- To allow your pension pot to potentially grow until you take your benefits.
- To regularly review your payments if you want your pension to meet your income requirements when you take your benefits.
- If your employer is providing life cover, you must tell us of any change in your health from the time you sign the application form through to the start of the plan, as this could affect the cover.

Risks

What we ask you to do

- The value of your plan can go down as well as up and you may get back less than you’ve put in. What you get back isn’t guaranteed.
- 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 “What’s a Market Value Reduction?”.
- There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. Please refer to the section “Where are my payments invested?” for more information.
- 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 the 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 are all available from your adviser, or direct from us. Our contact details are on the last page.

- **Members Booklet**

Give you detail on the terms and conditions of the contract

- **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 be applied.

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 are looking to save tax-efficiently for your retirement.

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 can normally provide life cover as part of your plan. 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?

You and your employer can pay in regular or one-off amounts either by bank transfer, direct debit or cheque until you reach age 75. 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?'

Can I transfer money in?

You can also arrange for transfers from your previous pension plans if you want all benefits to be paid from the same scheme and if the trustees agree. Transfer values are invested in the same way as single payments, but there is no new income tax relief for a transfer value (this is not a new payment for pension purposes).

Please note that if you are entitled to more than 25% of your pension pot that is being transferred, as a tax-free lump sum, you may lose this entitlement when transferring into this plan, and any tax-free cash lump sum will be limited to 25%.

Your plan might have valuable guarantees you'd lose if you transfer your pension pot. You should speak to the trustees before you make a decision. You may wish to seek financial advice before you transfer.

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.

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**.

We will invest all the payments to the plan in up to 20 funds from a wide range of investment options available to the trustees. Options include the With-Profits and Unit-Linked Prudential funds.

There may be exceptional circumstances that delay the buying, switching and selling of units in any fund. We wouldn't expect these delays to be longer than six months for units that invest in property or land, and one month for units that invest in other asset types. However, we cannot guarantee that delays will never be longer. If a delay will apply to you, we'll let you know.

The trustees have control over the choice of investment funds, although they can allow you to choose.

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 is 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 a Market Value Reduction

We may apply a Market Value Reduction to any withdrawal, switch, or transfer from the With-Profits Fund. 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 alter the investment strategy by switching your existing investment into different funds.

The investment strategy can be altered by allocating new payments to another fund(s).

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

We don't currently charge you for this but if this changes in the future we'll let you know.

Different fund management charges will apply to new choices of investment fund in some instances.

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?

Stopping payments will have an effect on the final pension pot value you have when you come to take your retirement benefits. Charges will continue to be deducted. If employer payments stop, then any additional life cover will also 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. However, a Market Value Reduction may apply if you transfer money out of our With-Profits fund. Please see the subsection 'What is a Market Value Reduction?' for more information.

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

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 With-Profits Fund's annual charge depends on the performance of the With-Profits Fund, in particular the investment return and our expenses. If, for example, over time investment returns are higher than we'd expect

to increase the charges and if investment returns are lower we'd expect to reduce the charges. The charge will depend on the investment returns achieved and the expenses incurred by the Fund (higher investment returns will be associated with a higher charge and lower investment returns will be associated with a lower charge). The charge is currently expected to be approximately 1% a year if the investment return in the With-Profits Fund is 5% a year (gross of tax).

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 is a charge to pay for all the guarantees the With-Profits fund supports. We guarantee to not take away regular bonuses already added when a payment is made because of death and at your Normal Retirement Date and to only apply a Market Value Reduction in certain circumstances (see "What is a Market Value Reduction?" for more details).

This charge will be taken by making a small deduction each year when deciding Regular and Final Bonuses, so you will not see it on any yearly statement. The total deduction over the lifetime of the plan is not currently more than 2% of any payment made from the Fund.

Charges may vary if, for example, the long term mix or type of assets held within the With-Profits Fund is changed.

What might I get back?

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

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

This is explained further in your illustration you received when going through the application process.

When can I take my benefits?

The Government currently allows people to start taking their benefits from the age of 55, even if you are still working. You may be able to start taking your benefits earlier if you are in ill health.

The minimum age from which you can access your personal or occupational pension is expected to increase from 55 to 57 in 2028, and remain at 10 years below the State Pension 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 the current contract you will need to do this by your 75th birthday. There is no minimum guaranteed amount for the pension.

What choices will I have when I 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.

You can take cash in stages – You can leave your money in your pension pot 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. With this option every time you take money from your pension, the first 25% is usually tax-free and the remainder may be subject to income tax. So you can't take the full 25% tax-free from your pension pot at the start. But if you don't need the 25% tax-free sum all at once, this may be another way to minimise the tax you pay when you access your money.

You can take flexible cash or income (also known as drawdown) – In most cases you can take out up to 25% of the money moved into your flexible cash or income plan, in cash, tax-free. You will 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.

You can get a guaranteed income for life (also known as an annuity) – You can use your pension pot 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 will need to do this at the start and you need to take the rest as an income.

You can cash in your whole pension all at once – You can take your whole pension pot 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'll provide an income for the rest of your life.

Whatever you decide to do with your pension pot. You should shop around as 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 on all aspects of pensions is available from The Money Advice Service.

Website: [moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)

Telephone: 0800 138 7777

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

Website: [pensionwise.gov.uk](https://www.pensionwise.gov.uk)

Telephone: 0800 280 8880

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service (TPAS)

120 Holborn
London
EC1N 2TD

Website: [pensionsadvisoryservice.org.uk](https://www.pensionsadvisoryservice.org.uk)

Telephone: 0800 011 3797

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.

Lifetime Allowance

The Lifetime Allowance is a limit on the amount of pension benefit that can be drawn from pension schemes, whether lump sums or retirement income, and can be paid without triggering an extra tax charge.

Capital Gains Tax

Capital gains tax is not paid on the member's pension funds.

Income Tax

Any pension income will be taxed as earned income. The fund will grow largely tax free.

Tax savings will depend on your individual circumstances and rules can also change. For more information please visit pru.co.uk/tax, visit the HMRC website at hmrc.gov.uk

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'll affect you.

How will I know how my plan is doing?

We send you an annual 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?

We will pay the value of your pension pot, plus any additional life cover you may have added to your plan. The trustees will decide who should get the benefits. They will take into account your circumstances when you die and anyone you've previously nominated to receive any benefits.

Lump sum benefits payable on death are not subject to income tax and are not normally subject to Inheritance Tax.

If the value of all death benefits paid as a lump sum from this and any other scheme are more than the Lifetime Allowance, there will normally be a special tax charge. For further details please visit pru.co.uk/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 Prudential Assurance Company Limited (PACL) is 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 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 EU 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, and will also be sent 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 our Customer Service Team on the contact details on the back 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 “How to contact us” 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 following:

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or 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 before you invest, you can contact us in the following ways:



Post: **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.

pru.co.uk

"Prudential" is a trading name of The Prudential Assurance Company Limited which is registered in England and Wales. Registered Office at 10 Fenchurch Avenue, London EC3M 5AG. Registered number 15454. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.