

# PEARL GROUP STAFF PENSION SCHEME

## Investment Option Form

You should use this form to change how you want your pension credits or additional voluntary contributions (AVCs) invested. You can make up to three changes in any twelve month period free of charge.

Investments are switched every Friday (or the closest working day if this falls on a Bank Holiday). We must have the form three working days prior to this.

So, to switch your investments on a Friday we must have your form by the Tuesday before. Any forms we receive after then will normally be processed for switching the following week.

If you have any questions, please telephone First Actuarial on 01733 447620, email: [pearl@firstactuarial.co.uk](mailto:pearl@firstactuarial.co.uk) or visit the website: [www.pearlstaffpensionscheme.co.uk](http://www.pearlstaffpensionscheme.co.uk)

**Please return completed forms to:**

**First Actuarial LLP, Pearl Group Staff Pension Scheme, First House, Minerva Business Park, Lynch Wood, Peterborough, PE2 6FT**

Your details	
Full Name*	
Pension Number	
NI Number	
Daytime Telephone Number	
Email address	

\* If your name has changed please send us your original marriage certificate or deed poll so we can update our records.

**Before making your choices, please consider the risks associated with the different funds. Fact sheets for all the funds are available on the website.**

1. Credits/AVCs you want to change	
Please tick one or both options below:	
<input type="checkbox"/>	<b>I would like to change how my pension credits are invested</b>
<input type="checkbox"/>	<b>I would like to change how my AVCs are invested</b>

Please indicate how you would like your pension credits and/or AVCs to be invested.

## 2. Your Investment Options – Retirement Pathways

If you would like to invest your pension credits and /or AVCs in a retirement pathway, please choose one only.		Pension Credits* %	AVCs** %
<b>Under 55 years old</b>	Retirement Pathway		
<b>Over 55 years old</b>	Retirement Pathway to Annuity		
	Retirement Pathway to Cash		
	Retirement Pathway to Drawdown		
If you have chosen to put your pension credits or AVCs into a Retirement Pathway, please enter your target retirement date below. If you do not complete this we will assume it is your normal retirement date.			
<b>Target Retirement Date:</b>			

## 3. Your Investment Options – Self Select Funds

Please indicate the percentage of your pension credits and/or AVCs you would like to invest in each fund.	Pension Credits* %	AVCs** %
Aegon BlackRock UK Equity Index Fund		
Aon Managed Active Global Equity Fund		
Aon Managed Diversified Asset Fund		
Aon Managed Global Equity Fund		
Aon Managed Global Impact Fund		
Aon Managed Liquidity Fund		
Aon Managed Long Term Inflation Linked Fund		
Aon Managed Passive Corporate Bond Fund		
Aon Managed Pre-Retirement Bond Fund		
Aon Managed Property and Infrastructure Fund		
Aon Managed Legacy Fund – switching not available	It is not possible to switch into or out of this fund	

\* Total must be 100% \*\* Total must be 100%

## 4. Authorisation

I authorise First Actuarial to change my investments as indicated above. First Actuarial will confirm in writing the date on which this change will take place.

<b>Signed</b>		<b>Date</b>	
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If you have changed investment choices more than 3 times in the last 12 months, please enclose a cheque for £25 made payable to 'PAT Pensions Ltd'.