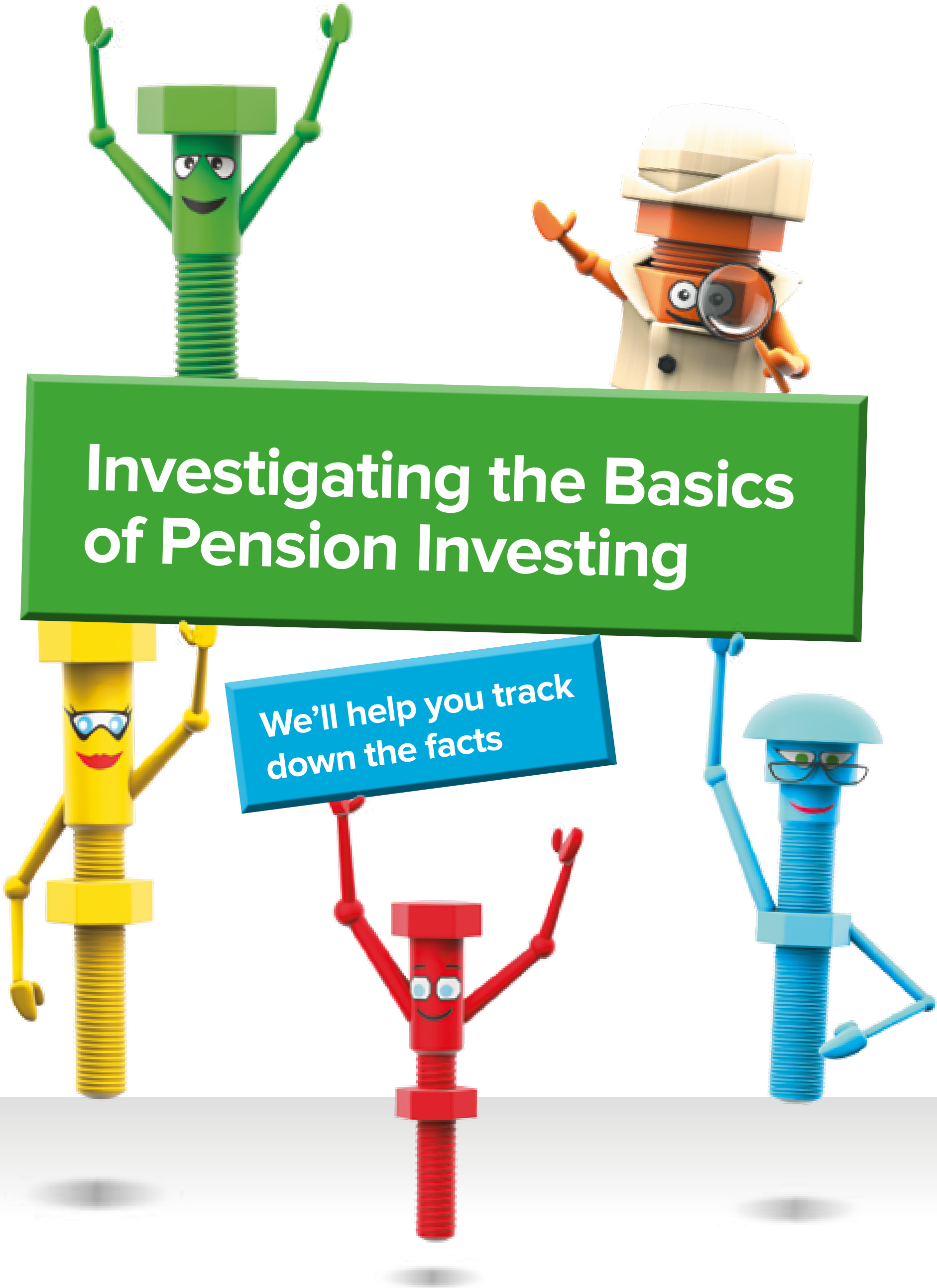
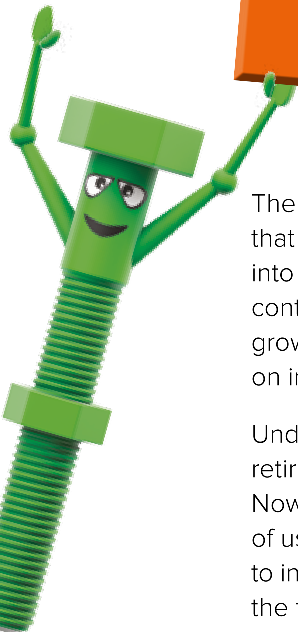

Investigating the Basics of Pension Investing
We'll help you track down the facts

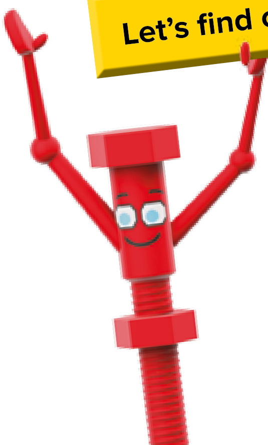
Why it's important to get the low-down on pension investments



The simplest way to understand pensions is as something that either you, your employer or the Government pays into regularly to help you save for when you retire. These contributions will then be invested into funds which aim to grow this money on your behalf for when you need it later on in life.

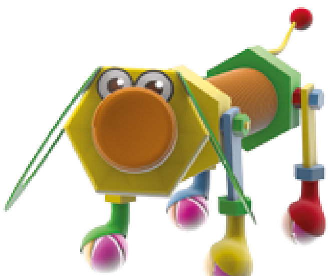
Understanding how this works is important. The official retirement age used to be 65, but it's set to change. Now we're all living longer it will cost us more, so some of us may have to work until we're older. That's why it's vital to invest sensibly now. This guide will help you track down the facts about pension investing and talk you through your options, so you don't get stuck in years to come.

Let's find out what you need to know

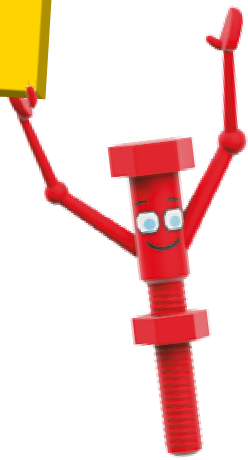


First things first. Let's explore what happens to your Retirement Account

- Your Retirement Account will be invested in funds
- When you first join, your Trustee will invest your Retirement Account into what's called a 'default option'
- Your Retirement Account will then be spread across a range of areas of investment, to help spread the risk
- However, this is **your** Retirement Account. You can choose alternative investment options at any time if you prefer, from the range of funds your Scheme offers
- Whichever method you choose, the investments aim to grow on a tax-efficient basis, but to help you to save for your future, you can access your funds only upon retirement.



Now see how you can monitor your investments



You can keep an eye on how your investments are performing by logging into your Zurich Retirement Account, and it's sensible to do this regularly. The value of your investments at the end of 31 March each year will also be shown in your annual benefit statement. You can review the fund fact sheets on the website too, to track the funds' progress and even change funds.

Should you switch from the default option?

Many people leave their Retirement Account invested in the default option, but if you do decide you'd like to pick your own funds, think about:

1. **Lifestyle Option vs Self-Select Funds** – a Lifestyle Option will automatically move your Retirement Account into lower-risk funds as you head towards your retirement age. Alternatively, you can opt for Self-Select Funds where you choose where to invest yourself, to suit your individual needs.

2. **Risk vs Reward** – consider the link between the level of risk you are prepared to take and the potential return (profit) on your investments. Generally, high-risk funds have the potential to bring you higher rewards, but with a likely turbulent journey along the way and vice versa. Remember that investments can fall as well as rise so you may not get back the full amount you originally invested.

Why it's sensible to track down some independent financial advice

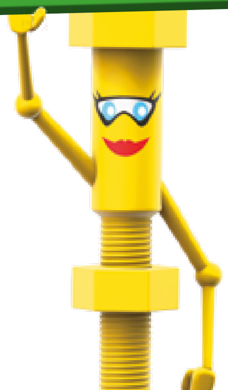
By law, neither the Trustee of your Scheme, the company that provides it nor the Scheme administrators can advise you on the best way for you to invest the hard-earned contributions you've made to your Retirement Account. Everyone's circumstances are different and the default option may not suit everybody.

That's why it's a good idea to get an unbiased point of view on your personal situation from an independent financial adviser. You can find one local to you by visiting **www.unbiased.co.uk**.

Invest wisely, invest well

No matter how you decide to invest the savings in your Retirement Account, here is an important reminder:

Do your future self a favour. The younger you start contributing and the more you are able to save each month, the better off you could be in years to come. In fact, this might even have a greater impact on your final balance than the investment you choose.



Would you like more information?

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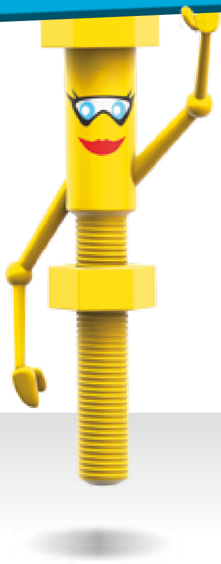
call the Kingfisher Pensions Team on **08456 807060**
or email **pensions@kingfisher.com**



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