

Lifestyle Investment Options

Discover which
is best for you



It's all about choice



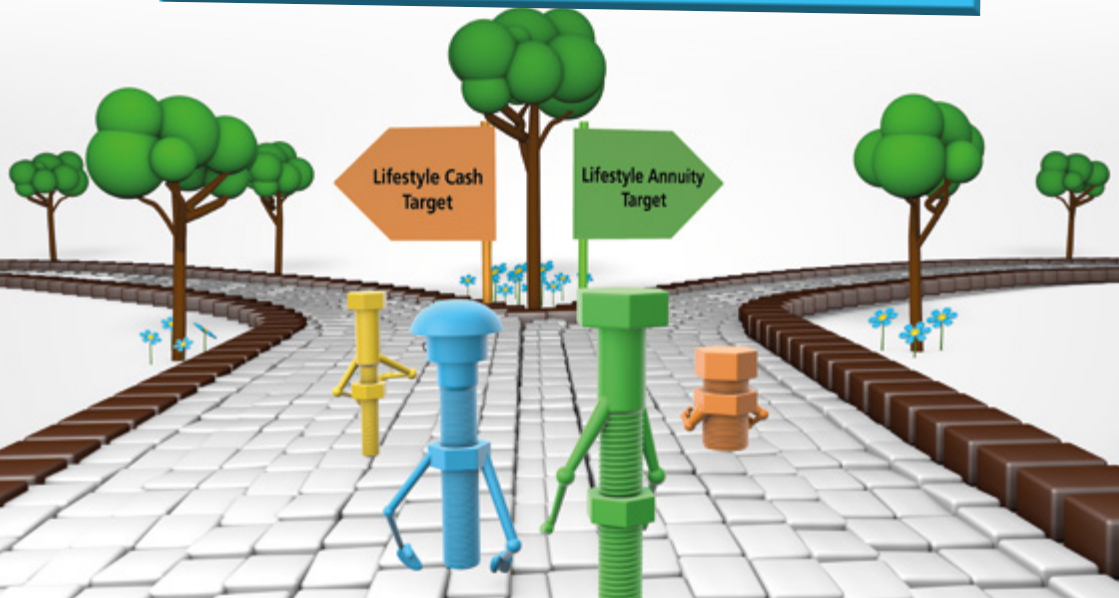
What do you want to do when you retire? Does your investment strategy reflect this? With so many retirement options now available, you'll need to monitor your investment strategy to make sure it's on track to meet what you intend to do at retirement.

This is why the Trustee has created the Lifestyle Investment Options. It manages and switches the investments for you. The options are designed to invest your Retirement Account in an investment strategy which better matches what you want to do with your pot when you retire. There are two options on offer:

Lifestyle Cash Target

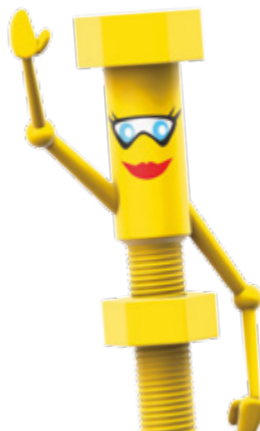
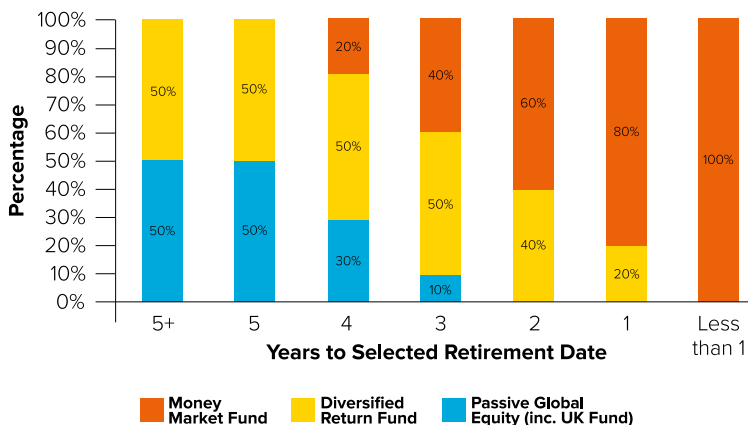
Lifestyle Annuity Target

Both options will move your money into less risky funds as you approach your Selected Retirement Age



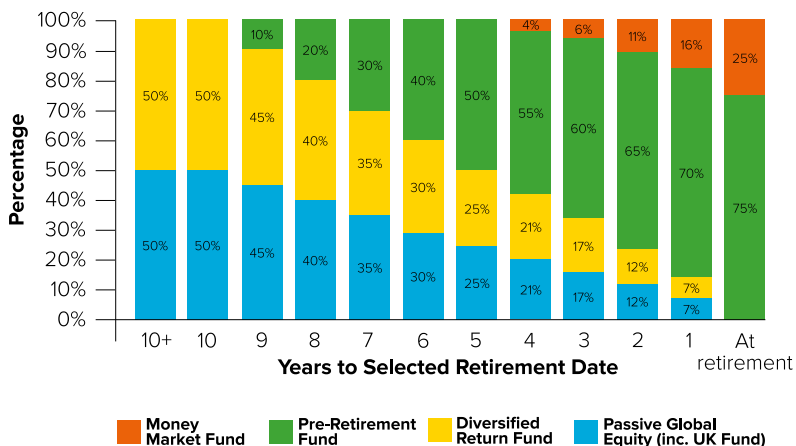
Lifestyle Cash Target

The Lifestyle Cash Target moves your Retirement Account with the aim that you want to take all of your Retirement Account as a cash lump sum. What happens is that five years before your Selected Retirement Age, your savings will automatically be moved into the less risky Money Market Fund. This is because as you reach the finishing line, you want to minimise the chances of your investments being affected by any adverse financial market movements.



Lifestyle Annuity Target

The Lifestyle Annuity Target moves your Retirement Account with the aim that you are looking to purchase an annuity with your Retirement Account, while also taking 25% of your pot as a tax-free cash sum (this option can also be used if you are thinking about taking a Flexi-Drawdown option). It will automatically move your savings into lower risk funds 10 years before your Selected Retirement Age.



The importance of your Selected Retirement Age

To get the most out of a Lifestyle Option, you need to make sure that your Selected Retirement Age is aligned with it. If you decide to take your retirement savings before or after your Selected Retirement Age, the Lifestyle Option won't move the funds at the right time, thereby making it less effective for you.

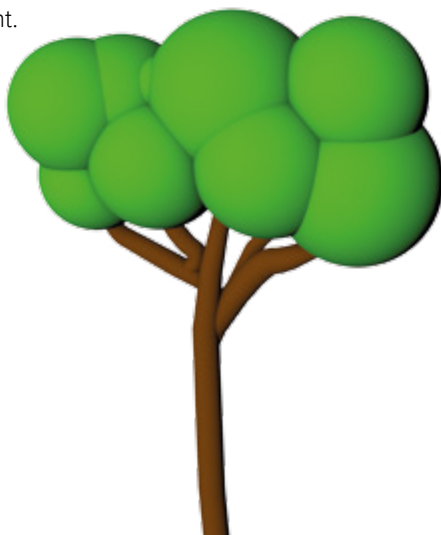
Still unsure?

Although Lifestyle Options are designed to suit the needs of most members, they might not be for everyone. If you don't think a Lifestyle Option is right for you, you don't have to invest in it. Instead you could choose to invest in any of the funds on a Self-Select basis. To find out more you can always ask an independent financial adviser by going to unbiased.co.uk

You can change your investment option or Selected Retirement Age at any time

The Lifestyle Options have been designed by the Trustee to meet the way in which you may wish to access your retirement savings. You can of course change your mind about your investments or retirement intentions at any time, and choose these Lifestyle Investment Options with the aim of taking another retirement option. So don't forget to review your investment strategy to make sure it's still in line with how you want to access your Retirement Account.

Finally, remember that your investments may go down as well as go up.



Would you like more information?

To find out more, please visit

www.kingfisherpensions.com/savingforyourfuture

call the Kingfisher Pensions Team on **08456 807060***

or email pensions@kingfisher.com

*Calls cost 7p per minute plus your phone operator's access charge.



SAVING
FOR YOUR
FUTURE

