

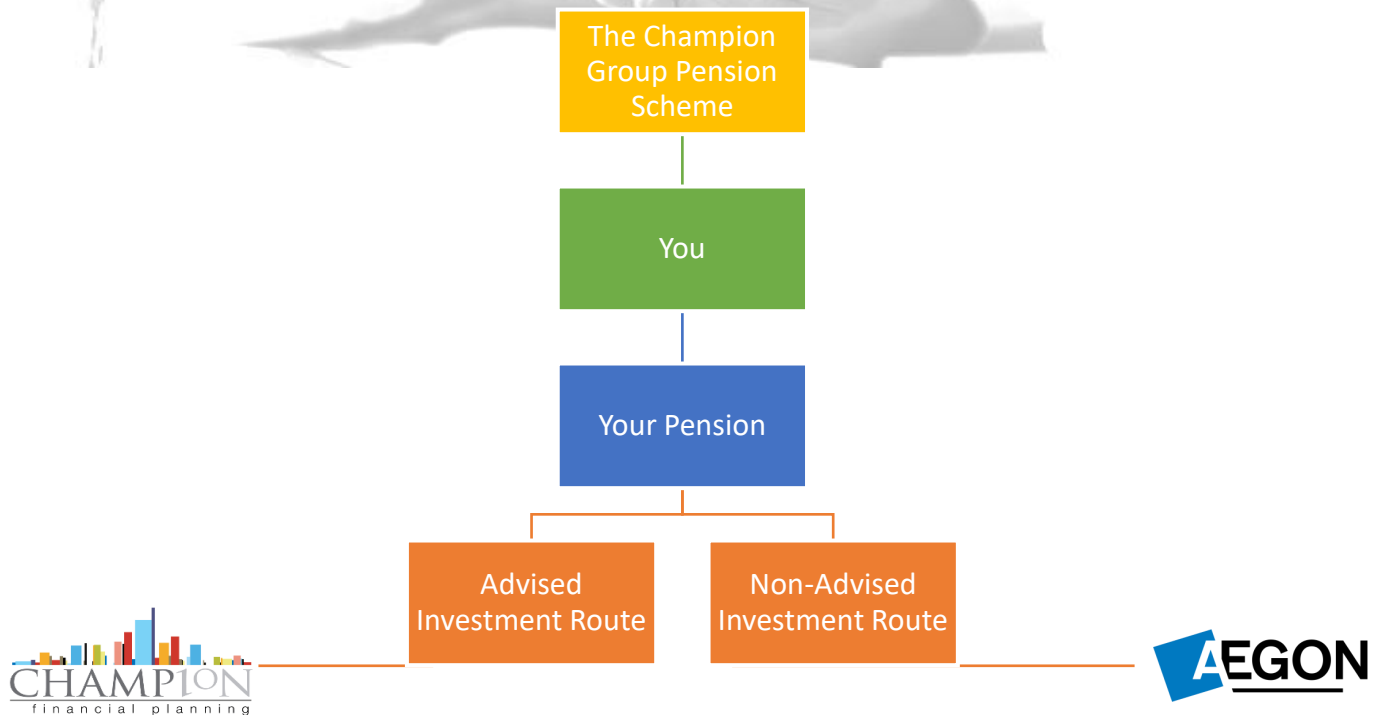
Your Pension Scheme



Your Investment Route | Advised or Non-Advised?

We have designed our offering around what we believe to be best for you. With this in mind, we have designed two separate offerings for you to choose from in order to ensure that you receive the right level of advice for you.

There are two different routes for you to choose from: **The Advised Investment Route** or **The Non-Advised Investment Route**.



The Advised Route (Recommended)

This route is a bespoke service enabling you to be invested in a the tailored Managed Model Portfolios in accordance with your attitude to risk.

All contributions and any pensions that you transfer into the scheme will be invested in this portfolio should you elect for the Advised Investment Route.

The Non-Advised Route

The Non-Advised route is whereby you become a member of the Scheme and are invested in the standard **Aegon Default Workplace Fund**.

All contributions and any pensions that you transfer into the scheme will be invested in this fund should you elect for the Non-Advised Investment Route.

More about the **Advised Investment Route**

There are ten risk-rated Model Portfolios that have been designed by Cheetham Jackson Ltd who are authorised and regulated to provide financial advice. Cheetham Jackson Ltd are independent investment specialists and incorporate funds from both Dimensional Fund Managers and Vanguard Fund Managers to generate a unique investment approach for the longer-term which coincides with a unique Investment Philosophy and Investment Policy Statement which can be accessed [here](#). The Cheetham Jackson Model Portfolios are monitored and managed in-line with market movements and rebalanced every six months, ensuring that you and your pension are benefitting from ongoing, hands-on, professional and specialist advice from a dedicated adviser in-line with your attitude to risk.

Note: If you are transferring into the new scheme this will be invested in the default fund unless you have stated otherwise.

More about the **Non-Advised Investment Route**

As part of the scheme review, we have decided that the scheme's default fund will be the **Aegon Workplace Default (ARC) Fund**. You can access the fund factsheet by clicking [here](#). Should you therefore elect for the Non-Advised Investment Route, your pension will be invested in this fund. According to Aegon's risk rating, this fund is classed as 'medium risk'. More information about this fund can be found in the fund quarterly statement which can be accessed [here](#).

What are the charges?

Your new Aegon charge is made up of a service charge of 0.30% plus an investment charge, also known as an Ongoing Charges Figure (OCF), which will vary depending on the investment route you select.

Advised Investment Route	Non-Advised Investment
0.15% - 0.42%*	0.05%**

The service charge only applies to the first £250,000 of your pension pot. The investment charge applies to the entire pot. Find out more about how your [overall service charge will reduce](#) once your fund value reaches £250,000.

You can read more about [charges and how they're applied](#) on Aegon's website.

**As there are ten risk-rated model portfolios, the charges vary between each portfolio.*

***Please remember that charges might change for either investment route in the future. The fund prices given within this table are correct as at 24/03/2021.*

PLEASE NOTE: The cost comparison above is a representation of invested cost and does not factor in any additional advice charges applicable to the Advised Investment Route, full details of which can be found in the Client Agreement.

Performance

Whilst we do not recommend relying solely on performance when selecting your advice route, you can access details around how the Advised Model Portfolios have performed against the Non-Advised Default Fund over a 1 year, 3 year, and 5 year period by clicking [here](#).



Why choose the Advised Investment Route?

Diversification

Invest in a well-diversified managed investment solution constructed with expertise from different leading global fund managers

Expertise

Access to a dedicated and experienced financial adviser on an ongoing basis with annual reviews

Tailored

An investment solution tailored to you and your attitude to risk instead of a 'one size fits all' one-fund solution

Whole of Market

Access to a market-leading independent and whole of market proposition across all areas of financial planning

Risks

You should think carefully about where you invest, as there are risks you need to consider. The value of an investment can fall as well as rise and isn't guaranteed. You may get back less than the amount invested. If you'd like some help with your investment choices, you should speak to a financial adviser.

Where can I find more information?

You can [find more information](#) on Aegon's website.

Aegon also have a number of guides and videos available to help you manage your retirement savings – they've created this helpful [employee toolkit](#) so that you can access them from one convenient place.

Where can I get financial advice?

For further information or if you wish to contact us to discuss how we can help you, please do not hesitate to get in touch using our details below: -

Write

Champion Financial Planning
1 Worsley Court
High Street
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