



## Your core funds

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**Premier Foods  
DC Group Personal Pension Plan**

**Suggested investment choices for your pension**





# Your core funds

Premier Foods PLC, with the help of LCP, has selected this reduced list of funds and lifestyle profiles to make it easier for members who want to choose their own investments without having to look at the full range.

The investments in this guide cover a broad spectrum of asset types and risk profiles, and should be appropriate for most members of this scheme.

## THINGS TO CONSIDER:

- You need to consider which of these investment options are suitable for your circumstances.

You can select any of the funds or a lifestyle profile from Legal & General's full range of investments.

For more details go to: [legalandgeneral.com/premierfoods](https://legalandgeneral.com/premierfoods).

- Before making any investment decisions, it's important to understand the aims and risks associated with investing.

Legal & General has created some investment guides that you should read before making any investment decisions.

See page 5 for more information.

- Legal & General is not providing you with financial advice.
- If you are unsure which investment options to choose, please speak to a financial adviser. Please note, financial advisers will usually charge for their services.

## HOW WILL MY SAVINGS BE INVESTED IF I DON'T MAKE A CHOICE?

The default investment option for this scheme is the Lifestyle Targeting Income Drawdown. This is where your contributions will be invested when you join the scheme.

The default investment option may not be suitable for you or your circumstances or your attitude to investment risk.

You can, however, change the way your pension pot and/or contributions are invested at any time and as often as you want. Legal & General does not currently make a charge for this. However, this could change in the future.

You should also be aware that the default investment option may change in the future. Therefore, unless you choose to make your own investment decisions, you are agreeing to invest in a strategy that may change.

Should such a change happen, Legal & General will write to you in advance and outline your options.

Our WorkSave Pension Plan has the facility to let us take money from your insured pension pot to pay a fee to a financial adviser for providing you with a personal advice service. We call this a facilitated adviser charge and you must have enough money in your pot to pay for this. The advice must be related to your WorkSave Pension Plan and it's from this plan that we'll take the adviser charge. If you want us to arrange a facilitated adviser charge, please contact us for details of what is available and how it works.

Please go to [legalandgeneral.com/adviserchargeguide](https://legalandgeneral.com/adviserchargeguide) and [legalandgeneral.com/adviserchargeform](https://legalandgeneral.com/adviserchargeform) to access this information or phone us on 0345 070 8686. Call charges will vary. We may record and monitor calls. Email us at [employerdedicatedteam@landg.com](mailto:employerdedicatedteam@landg.com) or write to us at Legal & General, Workplace DC Pensions, 10 Fitzalan Place, Cardiff, CF24 0TL.



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## WHICH INVESTMENTS HAVE BEEN SELECTED FOR THIS SCHEME?

The table listed on the following pages lists the investments that have been selected by Premier Foods PLC, with the help of LCP. You can find out more about each one by clicking on the fund or lifestyle profile name, which will take you to the relevant factsheet.

Default investment option	Code
<u><a href="#">Lifestyle Targeting Income Drawdown</a></u>	L603
Investment funds	Code
<u><a href="#">L&amp;G (PMC) AAA-AA-A Corporate Bond All Stocks Index Fund 3</a></u>	NEM3
<u><a href="#">L&amp;G (PMC) Over 15 Year Gilts Index Fund 3</a></u>	NBR3
<u><a href="#">L&amp;G PMC Future World Annuity Aware Fund 3*</a></u>	NEN3
<u><a href="#">L&amp;G (PMC) UK Equity Index Fund 3</a></u>	NBC3
<u><a href="#">L&amp;G (PMC) Cash Fund 3</a></u>	EAB3
<u><a href="#">L&amp;G PMC World (ex UK) Equity Index Fund 3</a></u>	NED3
<u><a href="#">L&amp;G PMC World Emerging Markets Equity Index Fund 3</a></u>	NQM3
<u><a href="#">L&amp;G PMC CT Responsible Gloval Equity Fund 3**</a></u>	B4M3
<u><a href="#">L&amp;G PMC HSBC Islamic Global Equity Index Fund 3</a></u>	BB43
<u><a href="#">L&amp;G PMC Over 5 Year Index Linked Gilts Index Fund 3</a></u>	NEC3
<u><a href="#">L&amp;G PMC Multi Asset Fund 3</a></u>	NTW3
<u><a href="#">L&amp;G PMC Retirement Income Multi-Asset Fund 3</a></u>	NWD3
<u><a href="#">L&amp;G PMC Property Fund 3</a></u>	B5N3

You can also select any fund or a lifestyle profile from Legal & General's full range. For more details go to: [legalandgeneral.com/premierfoods](https://legalandgeneral.com/premierfoods)

\*The name of the Fund was previously L&G PMC Pre-Retirement Fund 3

\*\*The name of the Fund was previously L&G PMC BMO Responsible Global Equity Fund 3



# Your core funds

Lifestyle profiles	Code
<u>Lifestyle Targeting Cash</u>	LBD3
<u>Lifestyle Targeting Annuity Purchase</u>	LBC3

You can also select any fund or a lifestyle profile from Legal & General's full range. For more details go to: [legalandgeneral.com/premierfoods](https://legalandgeneral.com/premierfoods)



# Your core funds

## What happens if I stop working for my current employer?

The default investment option may change in the future. This could be due to a review by us or based on information provided to us by your previous employer along with their advisers. If your default investment option is going to change we will tell you when the change will happen and what it will mean for you.

There are transaction costs involved with making any fund switch. Transaction costs aren't extra costs from Legal & General. They're costs that anyone switching funds must pay, every time they buy and sell units. For more information on transaction costs please go to [legalandgeneral.com/transactioncosts](https://legalandgeneral.com/transactioncosts)

### Please note:

- **Legal & General does not give a risk rating to its lifestyle profiles.**  
Instead, you should be aware of the risk rating given for each of the funds that are part of a lifestyle profile.
- **In addition to the charges for investing your contributions, there is also an Annual Management Charge (AMC).**

You'll find more information on the AMC from your employer or in your Key Features Document.

## Further information

To find out more about investing your pension pot, go to [legalandgeneral.com/premierfoods](https://legalandgeneral.com/premierfoods).

Legal & General has created a number of guides, including:

- **Your guide to investing**
- **Your guide to risk and reward**

These guides contain important information about investing and highlight some of the things you need to think about before making any investment decisions.

For more information on the aims, performance, charges and risks of an individual fund or lifestyle profile, please see the relevant factsheet, which you can access by clicking on the fund or lifestyle profile name in the table on the previous pages or by logging on to **Manage Your Account**.

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Registered office: One Coleman Street, London EC2R 5AA.

You can find full details of the investment choices that are available to you, by logging in to or registering for Manage Your Account at [legalandgeneral.com/manageyouraccount](https://legalandgeneral.com/manageyouraccount)

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

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