

Charges explained

Scheme name: G4S Personal Pension Plan

Please read this document with the Key features document and illustration, together with the Terms and conditions of your plan given to you. If there is any inconsistency between the contents of this document and your Terms and conditions, the Terms and conditions shall prevail.

The illustration included a projection of benefits based on a number of assumptions including charges. This document explains how the actual total annual fund charge you will pay is calculated.

Total annual fund charge

(1) The total annual fund charge for all funds is made up of:

- (a) the scheme Annual Management Charge (AMC), and
- (b) any extra fund AMC, and
- (c) any additional expenses.

Please refer to the illustration for an explanation of what these charges cover.

(2) The total annual fund charge for default investment solution

If you have chosen to invest your contributions in the default investment solution which has been created for your employer's pension scheme, then the total fund charge for the funds that make up the My Future Lifestyle Investment Programme is 0.37% a year.

The scheme AMC in (a) above, agreed for your employer's scheme is 0.37%.

(3) How the total annual fund charge is calculated for other investment funds

If you have elected to make your own investment choice, then in order to calculate the total annual fund charge that you will pay for your chosen investment fund(s) please refer to the investment fund literature. This shows either the extra fund AMC (b) or the total AMC (a) + (b) together with any additional expenses (c) for all the investment funds available to you.

Where the total AMC (a) + (b) is shown, this, together with the additional expenses (c), will provide the total annual fund charge for each investment fund available.

Where only the extra fund AMC (b) is shown; the scheme AMC shown in (a) above and the extra fund AMCs shown in the investment fund literature, together with any additional expenses (c), provide the total annual fund charge applicable for each investment fund available.

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