

## Prudential to Aegon Annual Transfer Option

Members who have opted out of the previous Bulk transfer to Aegon have the option to transfer their Prudential AVCs to Aegon on an annual basis.

If you decide to transfer your Prudential AVCs to Aegon, please complete the AVC Transfer form and return it to Broadstone **by 31<sup>st</sup> March 2026**.

Note: You will be exposed to out of market risk whilst your funds are moved from Prudential to Aegon.

Once your fund(s) have been invested with Aegon, you'll receive a letter to confirm the transfer and your account details if you are new to Aegon.

### Fund information

Prudential fund	Charges (% p.a.) <sup>1</sup>
<a href="#">With Profits</a>	0.98% <sup>2</sup>
<a href="#">Lifestyle Cash</a>	0.55 – 0.71 <sup>3</sup>
<a href="#">Lifestyle Index-Linked</a>	0.71 – 0.76 <sup>3</sup>
<a href="#">Lifestyle Gilts</a>	0.66 – 0.71 <sup>3</sup>
<a href="#">International Equity</a>	0.76
<a href="#">Global Equity</a>	0.76
<a href="#">UK Equity</a>	0.76
<a href="#">UK Equity Passive</a>	0.66
<a href="#">Discretionary</a>	0.78
<a href="#">Long-Term Gilt Passive</a>	0.66
<a href="#">Index-Linked</a>	0.76
<a href="#">Cash</a>	0.55
<a href="#">Deposit</a> <sup>4</sup>	Not applicable

Aegon fund	Charges (% p.a.) <sup>1</sup>	Fund factsheet
BlackRock Lifepath Capital	0.31	<a href="https://www.aegon.co.uk/content/dam/ukpaw/documents/LIFEPATH_BYZSFD4.pdf">https://www.aegon.co.uk/content/dam/ukpaw/documents/LIFEPATH_BYZSFD4.pdf</a>
BlackRock Lifepath Retirement	0.31	<a href="https://www.aegon.co.uk/content/dam/ukpaw/documents/LIFEPATH_BTL26P4.pdf">https://www.aegon.co.uk/content/dam/ukpaw/documents/LIFEPATH_BTL26P4.pdf</a>
BlackRock Lifepath Flexi	0.31	<a href="https://www.aegon.co.uk/content/dam/ukpaw/documents/LIFEPATH_BTL26C1.pdf">https://www.aegon.co.uk/content/dam/ukpaw/documents/LIFEPATH_BTL26C1.pdf</a>
BlackRock MSCI World Index	0.25	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_BRJMD17.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_BRJMD17.pdf</a>
Aegon HSBC Islamic Global Equity Index	0.55	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B0RXV19.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B0RXV19.pdf</a>
BlackRock World ESG Equity Tracker	0.30	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_BKJ9ZS0.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_BKJ9ZS0.pdf</a>
BlackRock UK Equity Index	0.25	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B4KZBD2.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B4KZBD2.pdf</a>
BlackRock Dynamic Allocation	0.62	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_BWX54Y7.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_BWX54Y7.pdf</a>
BlackRock Corporate Bond All Stocks Index	0.25	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B62DYC8.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B62DYC8.pdf</a>
BlackRock Over 15 Years Gilt Index	0.25	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B4KDR61.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B4KDR61.pdf</a>
BlackRock All Stocks UK Index-Linked Gilt Index	0.25	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B7MLVW8.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_B7MLVW8.pdf</a>
BlackRock Cash	0.25	<a href="http://www.aegon.co.uk/content/dam/ukpaw/documents/Standard_0576169.pdf">www.aegon.co.uk/content/dam/ukpaw/documents/Standard_0576169.pdf</a>

Source: Prudential and Aegon

<sup>1</sup>This is the current total annual charge comprised of the annual management charge and additional expenses.

<sup>2</sup>The charges on the Prudential With Profits Fund are not explicit, the charges shown above are an estimate provided by Prudential.

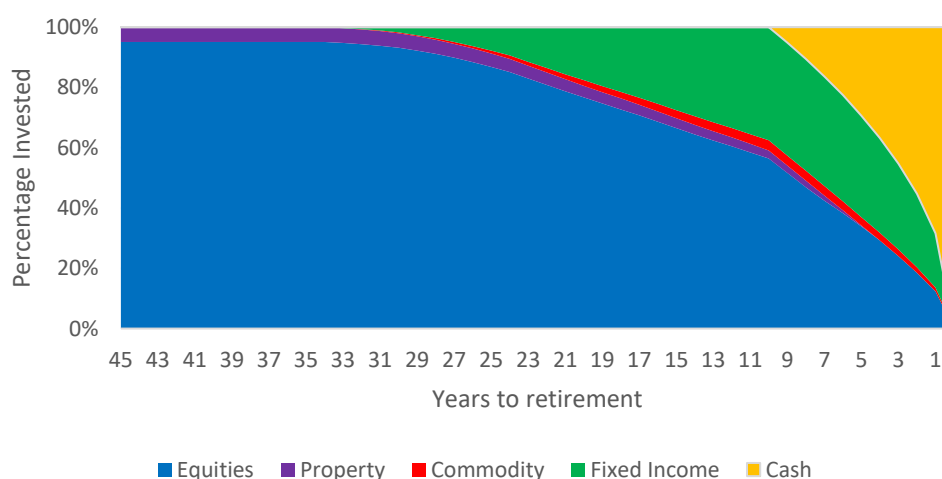
<sup>3</sup>For the Prudential lifestyle strategies, charges vary according to your term to retirement.

<sup>4</sup>The Deposit Fund is not subject to any charges.

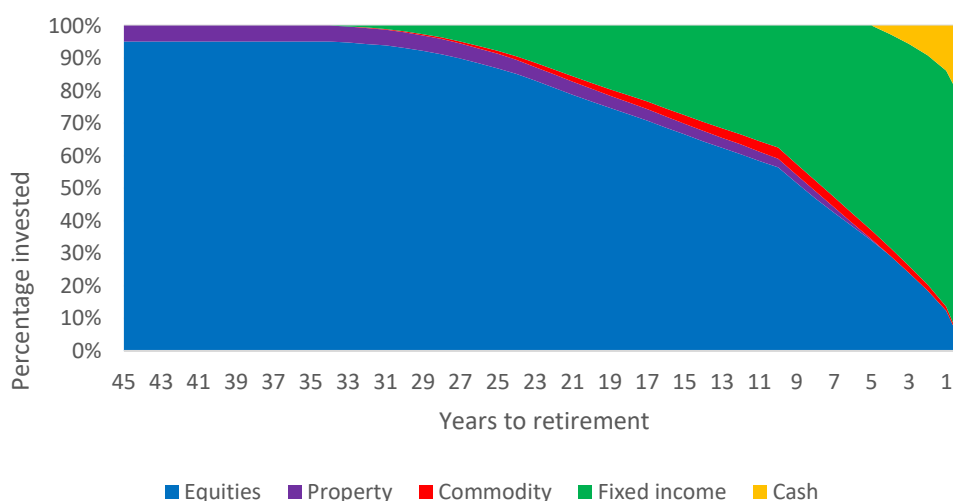
The BlackRock Lifepath funds are 'target date'/Lifestyle funds, they automatically change the investment risk your pension savings are exposed to depending upon the length of time you have until your selected retirement date.

Each target date fund has a target retirement period covering 2 years and the at retirement asset allocation reflects the format in which benefits are expected to be taken (e.g. Capital for cash, Retirement for annuity and Flexi for income drawdown). See the below LifePath fund graphs.

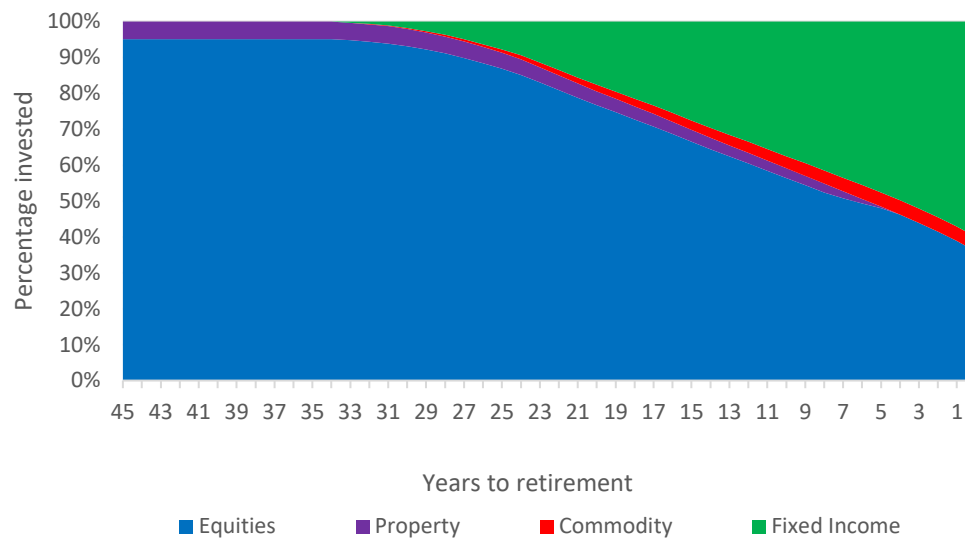
#### LifePath Capital (Cash) – Default option



#### LifePath Retirement (annuity)



### LifePath Flexi (drawdown)



### **Prudential website:**

- <https://login.pru.co.uk/Login/dialog/customer/Login/EnterUsername>
- If you haven't yet registered, click register and complete the registration. You will need the Scheme number which is AF24 to register. Once registered you will be able to see your investments.