

ALLIANCE HEALTHCARE AND BOOTS RETIREMENT SAVINGS PLAN (AHBRSP)

Core investment choices for your pension.

The company 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:

www.legalandgeneral.com/ahbrsp.

- **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 3 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.**

How will my contributions be invested if I don't make a choice?

The default investment option for this scheme is the Legal & General Global Equity Market Weights (30:70) 75% GBP Currency Hedged/AAA-AA-A Corporate Bond 10 Year Lifestyle Profile. 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 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.

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

Which investments have been selected for this scheme?

The table below lists the investments that have been selected by the company.

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:

<u>Global Equity Market Weights 30:70 75% GBP Currency Hedged/ AAA-AA-A Corporate Bond 10 Year Lifestyle Profile</u>	code:	LMIY
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Investment Funds:

<u>L&G (PMC) AAA-AA-A Corporate Bond All Stocks Index Fund</u>	code:	NEMY
<u>L&G (PMC) All Stocks Gilts Index Fund</u>	code:	NBYY
<u>L&G (PMC) Ethical Global Equity Index Fund</u>	code:	NEBY
<u>L&G (PMC) Global Equity Market Weights (30:70) Index Fund 75% GBP Currency Hedged</u>	code:	NRJY
<u>L&G (PMC) Pre-Retirement Fund</u>	code:	NENY
<u>L&G (PMC) UK Equity Index Fund</u>	code:	NBCY
<u>L&G (PMC) World (Ex-UK) Equity Index Fund</u>	code:	NEDY
<u>L&G Cash Fund</u>	code:	EABY
<u>L&G Property Fund</u>	code:	EAEY

Lifestyle Profiles:

<u>Global Equity Market Weights (30:70) 75% GBP Currency Hedged 10 Year Lifestyle Profile</u>	code:	LMHY
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You can also select any fund or a lifestyle profile from Legal & General's full range. For more details go to: www.legalandgeneral.com/ahbrsp

What happens if I stop working for my current employer?

If you leave your current employment you can remain invested in the default investment option that was in place when you left and continue to have any future contributions paid into it.

However, should you subsequently choose a different investment option, the fund or lifestyle profile that you were previously invested in may no longer be available to you and you may not be able to switch back into it.

Further Information.

To find out more about investing your pension pot, go to www.legalandgeneral.com/ahbrsp.

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

- **Your guide to Investing**
- **Your guide to Risk and Reward**
- **Your Risk Meter**

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

In addition, you'll be able to access Legal & General's online **Attitude to Risk** and **Retirement Planner** tools, which can help you to understand how you feel about investment risk and consider what you need to do to plan for your retirement.

For more information on the aims, performance, charges and risks of any fund or lifestyle profile listed in this guide, please see the relevant factsheet, which you can access by clicking on the fund or lifestyle profile name in the table on page 2.



Please note:

- **Legal & General does not give a risk rating for 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).**

For more details on the AMC for your scheme, please see the information you received when you joined the scheme.

CONTACT US

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W12695 01/16 H0158062