**Changing Your Investments**

You can use this form to change how you invest your pension. More details of the available investment options can be found in the Defined Contribution (DC) Investment Guide in the Plan website <https://www.lqpensionplan.co.uk/>.

Hymans Robertson LLP cannot advise you on your investment choices. If you're unsure how to invest your Pension Account you should consider talking to an Independent Financial Adviser (IFA). You can find an IFA at <https://www.unbiased.co.uk/>. Please note that an IFA may charge for their service.

**How to complete this form**

* Check your details by logging into the plan website [https://secure.lqpensionplan.co.uk](https://secure.lqpensionplan.co.uk/) or contact the plan administration team on the contact details at the end of this form.
* Do you want to change the funds you invest in? Complete Part A below
* Do you want to update your Target Retirement Age? If so complete Part B
* Remember to sign your confirmation in Part C so we can change your investments

**To begin, please complete your details below:**

|  |  |
| --- | --- |
| **Your Name:** |  |
| **Your National Insurance number:** |  |
| **Are your address details up to date? If not, please let us know your updated address:** |  |
| **Your email address:** |  |

**Part A: Do you want to update the funds you invest in?**

If you want to invest your current investments and future contributions in a different option, please let us know by ticking the relevant box below (only tick one). If you select a Lifecycle Strategy, all your existing and future investments will be directed here:

* I want to invest in the L&Q Balanced Lifecycle Strategy – Flexible Target (default option)
* I want to invest in the L&Q Balanced Lifecycle Strategy – Annuity Target
* I want to invest in the L&Q Balanced Lifecycle Strategy – Lump Sum Target
* I want to invest in the L&Q Adventurous Lifecycle Strategy – Flexible Target
* I want to invest in the L&Q Cautious Lifecycle Strategy – Flexible Target

Or

* I want to invest my Person Account in the self-select options (on the next page). If you select a self-select option, you cannot also select a Lifecycle Option and all of your funds (existing and future) will be moved to the self-select option.

There are 18 self-select funds to choose from and you can invest in more than one fund. More details on the self-select funds can be found in the DC Investment Guide in the Plan website <https://www.lqpensionplan.co.uk/>.

|  |  |
| --- | --- |
| **Fund name** | **Percentage (%)** |
| UK Equity Index Fund | % |
| Ethical UK Equity Index Fund | % |
| Global Equity Blended Fund | % |
| Amanah Global Equity Blended Fund | % |
| North America Equity Index Fund | % |
| Europe (ex UK) Equity Index Fund | % |
| Asia Pacific (ex-Japan) Developed Equity Fund | % |
| Japan Equity Fund | % |
| World Emerging Markets Equity Index Fund | % |
| World (ex-UK) Equity Index Fund | % |
| Diversified Growth Blended Fund | % |
| Multi-Asset Fund | % |
| Flexible Pre-Retirement Blended Fund | % |
| Corporate Bond – All Stocks Fund | % |
| Over 5 year Index-Linked Gilts Index Fund | % |
| Cash Fund | % |
| Annuity Match Blended Fund | % |
| Managed Property Fund | % |
| Total |  |

Please ensure the percentage totals 100%.

**Part B: Do you want to change your Target Retirement Age?**

I want to change the age that the Lifestyle Strategy targets for me to retire at to:

I understand this will update the way that my funds are invested as I approach the target age. Details can be found in the 'DC Investment Guide' in the Pension Plan website at <https://www.lqpensionplan.co.uk/>.

**Part C: Declaration**

I understand that the choice of investments under the Plan is entirely mine. In addition, I accept that, although the Trustee reviews the choice of funds periodically with their advisers, they cannot guarantee either the performance of individual funds, managers or value of the Personal Account or the benefits it will ultimately purchase.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please return this form to Hymans Robertson LLP, the plan administrators via email or post:

Email: [LQPensions@hymans.co.uk](mailto:LQPensions@hymans.co.uk)

London and Quadrant Housing Trust Staff Benefits Plan  
Hymans Robertson LLP  
45 Church Street  
Birmingham  
B3 2RT

**Need further information?**

For more information on your investment choices please contact the scheme administrators on 0121 210 4334 or email using the email above.