



Professional
Footballers'
Association



Premier
League

PROFESSIONAL FOOTBALLERS' PENSION SCHEME SELF-SELECT INVESTMENT

FACTSHEET FOR MEMBERS

September 2024

This factsheet for members comes into effect from September 2024

WHAT INVESTMENT CHOICES DO I HAVE?

You can choose to invest in any of the range of funds made available by the Scheme, which are provided by Mobius. If you do not make a decision in respect of how your contributions are to be invested, your contributions will be automatically invested in the default investment strategy. For further information on the default investment strategy, please visit the Professional Footballers' Pension Scheme website at www.footballerspensions.com

The funds available from Mobius are shown below. Further information on these funds including the fund factsheets can be found at www.footballerspensions.com. You should read the fund fact sheets carefully in order to familiarise yourself on the risks associated with choosing a Self-select strategy.

Blended Fund <i>Click fund to view factsheet.</i> <i>We note that the underlying allocations in the factsheets may be different to this document if individual underlying funds are being changed.</i>	Underlying Funds Members' can invest in the blended fund only, not in the underlying funds within them.	Proportion
The Footballers' Equity Fund	Legal & General Future World UK Equity Index Fund	34%
	Legal & General Future World Developed (ex UK) Equity Index Fund	26.5%
	Legal & General Future World Developed (ex UK) Equity Index Fund – GBP hedged	26.5%
	Legal & General Future World Emerging Markets Equity Index Fund	13%
The Footballers' Shariah Equity Fund	HSBC Islamic Global Equity Index Fund	100%

<u>The Footballers' Consolidation Fund</u>	Legal & General Retirement Income Multi-Asset Fund	50%
	Legal & General Future World UK Equity Fund	18.75%
	Legal & General Future World Developed (ex UK) Equity Index Fund	12.5%
	Legal & General Future World Developed (ex UK) Equity Index Fund - GBP hedged	12.5%
	Legal & General Future World Emerging Markets Equity Index Fund	6.25%
<u>The Footballers' Gilt Fund</u>	Legal & General 0 to 5 year Gilt Index Fund	100%
<u>The Footballers' Cash Fund</u>	Legal & General Cash Fund	100%

You can only choose to invest in the blended funds, and not the underlying funds. This is so the Trustees can make changes to the underlying funds. You should therefore expect the proportions and identity of the individual underlying funds to change over time.

An alternative 'lifestyle' strategy which targets Cash is also available for selection – please see below.

What is meant by TER?

TER (Total Expense Ratio) is the total annual charge taken from each investment.

The charge is taken by the investment manager for managing each investment fund. It's used to pay the investment managers for their time and knowledge in selecting where to invest and managing the funds. You do not have to pay the charge directly and the fund value you see on your statements allows for the TER.

The TER of each blended fund is shown in the linked factsheets.

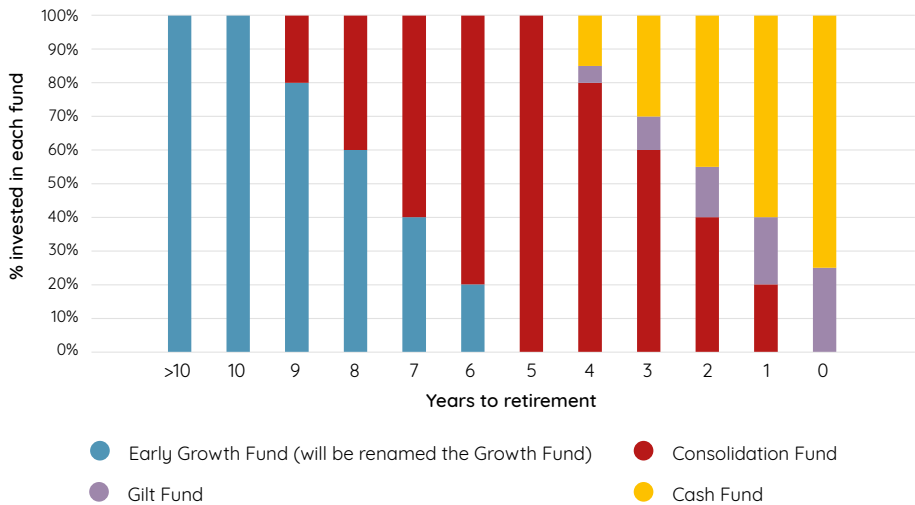
ALTERNATIVE CASH-TARGETING LIFESTYLE STRATEGY

A cash-targeting lifestyle strategy is also available as an alternative lifestyle option if you do not wish to invest in the default investment lifestyle strategy. The cash-targeting lifestyle strategy works by moving your pension savings into different types of investments, taking into account how far you are from the age you are expected to take your benefits. This strategy has been specifically designed for lump sum cash withdrawal.

The default investment strategy for the Scheme targets income drawdown at the age you are expected to take your benefits. This means the strategy has been designed to prepare your savings for staying invested beyond retirement and taking income flexibly from your savings.

The alternative cash-target lifestyle strategy is designed for members who have plans to draw their pension savings as cash on a specific date. If you choose this strategy you should ensure that your target retirement age (TRA) held by the Scheme Administrators reflects the age that you intend to draw your pension savings. You should also note that there may be tax implications from taking all your pension savings as cash.

This graph shows how your pension savings will be invested if you make the decision to invest in this alternative cash-targeting lifestyle strategy, depending on how far away you are from your (TRA*):



* The TRA is age 55 unless you were a scholar or member before April 2006 in which case you will retain a TRA of 35.

Further details on what the funds invest in are set out in the table in the previous section.

It is important to remember the value of your pension savings can vary depending on how the investments perform i.e. your investments are not guaranteed and can go down as well as up. You should not rely on past investment performance as it is no guarantee to what may happen in the future. Investments should be reviewed regularly and we recommend that you consider the risk warnings in the information available from Mobius before making investment decisions.

Where can I find further information on the funds?

For further information on the underlying funds used within the blended funds, including unit prices and quarterly fact sheets, please visit the Professional Footballers' Pension Scheme website at www.footballerspensions.com

FURTHER INFORMATION

If you have any queries or would like any further information, please contact the Scheme Administrators at www.footballerspensions.com, or alternatively;

The Scheme Administrator

Professional Footballers' Pension Scheme
11 Europa View
Sheffield Business Park
Sheffield
S9 1XH

Telephone: **0114 256 7773**

Email: footballerspensions@broadstone.co.uk

The Trustees are unable to provide advice or recommendations on your investments, as this will depend on your personal circumstances and these may also change over time. If you are unsure where to invest we would strongly recommend you seek financial advice. Please note that none of the information contained in this document is to be construed as giving advice. You can search for a financial adviser in your area by visiting www.moneyhelper.org.uk.





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