



Professional  
Footballers'  
Association



Premier  
League

# PROFESSIONAL FOOTBALLERS' PENSION SCHEME SELF-SELECT INVESTMENT

FACTSHEET FOR MEMBERS

August 2021

## 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 don't 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' Association website at [www.thepfa.com](http://www.thepfa.com).

The funds available from Mobius are shown below along with the TERs. Further information on these funds including the fund sheets can be found at [www.thepfa.com](http://www.thepfa.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>	Fund	Proportion	Total Expense Ratio per annum
<b>The Footballer's Equity Fund</b>	Legal & General Future World UK Equity Index Fund	34%	0.18%
	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%	
<b>The Footballers' Shariah Equity Fund</b>	HSBC Islamic Global Equity Index Fund	100%	0.35%
<b>The Footballers' Diversified Growth Fund</b>	Baillie Gifford Multi-Asset Growth Fund	100%	0.50%
<b><u>The Footballers' Consolidation Fund</u></b>	Baillie Gifford Multi Asset Growth Fund	80%	0.43%
	Legal & General 0 to 5 year Gilt Index Fund	20%	
<b><u>The Footballers' Foundation Fund</u></b>	Legal & General Retirement Income Multi-Asset Fund	100%	0.35%
<b><u>The Footballers' Gilt Fund</u></b>	Legal & General 0 to 5 year Gilt Index Fund	100%	0.08%

<b>Blended Fund</b> <i><a href="#">Click fund to view factsheet</a></i>	<b>Fund</b>	<b>Proportion</b>	<b>Total Expense Ratio per annum</b>
<a href="#">The Footballers' Cash Fund</a>	Legal & General Cash Fund	100%	0.09%
<a href="#">The Footballers' Early Growth Fund</a>	Legal & General Future World UK Equity Fund	30%	0.32%
	Legal & General Future World Developed (ex UK) Equity Index Fund	20%	
	Legal & General Future World Developed (ex UK) Equity Index Fund – GBP hedged	20%	
	Legal & General Future World Emerging Markets Equity Index Fund	10%	
	Partners Group Generations Fund	5%	
	M&G Total Return Credit Investment Fund	15%	
<a href="#">The Footballers' Core Growth Fund</a>	Legal & General Future World UK Equity Fund	25%	0.26%
	Legal & General Future World Developed (ex UK) Equity Index Fund	20%	
	Legal & General Future World Developed (ex UK) Equity Index Fund – GBP hedged	20%	
	Legal & General Future World Emerging Markets Equity Index Fund	10%	
	Baillie Gifford Multi Asset Growth Fund	25%	

Please note that the actual proportions will vary from time to time. The Scheme Trustees can change the chosen funds at any 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.

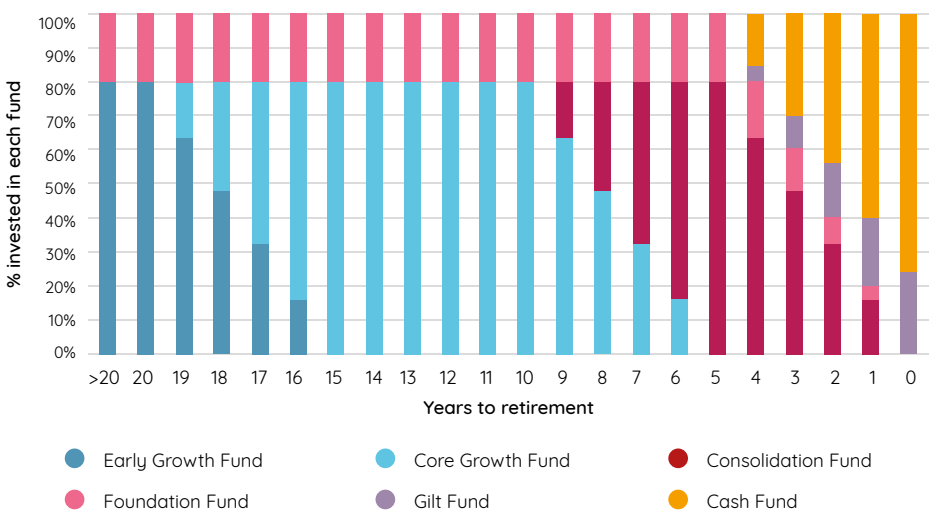
# ALTERNATIVE CASH-TARGETING LIFESTYLE STRATEGY

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 2011 Section 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.

The six blended funds used in this strategy are also available for self-select investment. 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' Association website at [www.thepfa.com](http://www.thepfa.com)

## **FURTHER INFORMATION**

If you have any queries or would like any further information, please contact the Scheme Administrators at:

### **The Scheme Administrator**

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11 Europa View  
Sheffield Business Park  
Sheffield  
S9 1XH

Telephone: **0114 256 7773**

Email: [footballerspensions@broadstone.co.uk](mailto: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](http://www.moneyhelper.org.uk).





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