

## Your questions answered...

### What is the IGC?

The Independent Governance Committee (IGC) was set up in March 2015 and the majority of the IGC board is independent of Prudential, including the Chairman.

The key aim of the IGC is to act solely in the interests of members and to assess whether members receive on-going value for money (VfM) from their pension savings.

The IGC's approach to VfM takes account of a range of factors, including charges, investment performance, service and communications.

### How do I know if my pension plan is a “workplace pension” covered by the Prudential IGC?

You will be covered by the Prudential IGC if your employer arranged a Group Personal Pension or Group Stakeholder with Prudential.

You are not covered by the Prudential IGC if you are currently a member of an occupational scheme. If you have any questions please contact your trustees.

### I've left my employer. Is my plan still counted as a workplace pension?

Providing your employer arranged a Group Personal Pension or Group Stakeholder with Prudential, your plan still counts as a workplace pension covered by the Prudential IGC, even if you no longer work for the employer who arranged the workplace pension.

### How can I check whether my employer is using my scheme as an auto-enrolment or qualifying plan?

You should contact your employer (or pensions manager) to check whether your plan is covered. Your employer (or pensions manager) will be able to confirm this for you.

### Where can I find out what charges are applied to my plan?

The charges applied will depend upon what type of product you have and where you have chosen to invest your money. You can find more information about the charges applied to your plan by reading your policy documentation.

We also send you an annual statement which shows how your plan is doing and outlines any charges you may have paid.

### What are the differences between transaction costs and charges and how can each impact on my plan?

Transaction costs are expenses incurred when buying or selling within the fund takes place, this could include brokers' commissions for example. In the case of property investments, transaction costs may be higher as they may include agents commission, fees, appraisal fees and government fees.

Charges are the costs of running a fund so cover, for example, investment management, advisory fees, regulator fees and accounting.

Both transactions costs and charges are important to investors because they have a direct effect on your savings.

## Where can I get more detail about investment strategies available to me and find out what my scheme's default investment option is?

For information about the investment options available to you, please read your policy documentation.

Your employer may have chosen a default investment arrangement for your plan. If this is the case your money will be directed into this default investment arrangement unless you have made an alternative investment choice.

## What help is available to me online?

You can find more information online at **pru.co.uk** including articles, a tax relief calculator, production information, a retirement income calculator and videos to help you plan for your future.

If you are an existing customer you may also be able to manage your plan online.

## How do I find out information and/or make changes to my current Prudential pension?

If you have any questions you can find our contact details here: **[pru.co.uk/contact\\_us/telephone\\_numbers/](https://pru.co.uk/contact_us/telephone_numbers/)**

Or you can write to us at:

**Customer Service Centre  
Prudential  
Lancing  
BN15 8GB**

If you would like to share your views please take a few minutes to leave us some **feedback**.