



Retirement Savings Plan

This guide is designed for the use of members of the Howdens Retirement Savings Plan (the Plan) working in Howden Joinery Limited, Howden Joinery plc, Howden Joinery Corporate Services Limited and Howden Joinery People Services Limited (the Company).

Investment information for Members of the Plan

This leaflet is to be read in conjunction with information provided to you when you joined the Company, information provided on the Plan website www.howdenjoinerypensions.co.uk and information on the Standard Life website www.standardlifepensions.com/howden.

1 Your investment options

It's important that you take time to understand the investment options available to you. Where your money is invested can make a big difference to what your pension will be worth – and to your lifestyle – when you retire.

2 The default investment fund

When you join the Plan your money is automatically invested in a fund which the Company and their adviser have chosen as it's considered an appropriate option for many people's pension plan investments. The current fund used is the Passive Plus Universal Lifestyle Profile

Further details can be found in the fund [Factsheet](#).

3 Fund performance

Further information about the performance of the funds used in the default lifestyle profile can be found here

Growth fund [Passive Plus Factsheet](#)

Transition fund [Pre-Retirement Factsheet](#)

Lower risk fund [At Retirement Factsheet](#)

4 Changing your investments

When you have received your joiner pack from Standard Life you can register online and change where your funds are invested.