

Prudential AVC funds available to members of the Imerys UK Pension Scheme.

Funds and Fund managers	Benchmark	Where does the fund invest	Risk Rating	Charges per year
Cash Fund <i>Prudential</i>	London interbank 7 day deposit rate.	Interest bearing deposits and / or short-term UK government bonds	Minimal	0.75%
Fixed Interest fund <i>Prudential</i>	FTSE A British Government All Stocks Index	British government gilts and Sterling denominated corporate bonds	Lower	0.75%
Index Linked fund <i>Prudential</i>	FTSE A British Government Over 5 Years Index-Linked Index	British Government index-linked gilts	Lower	0.75%
Discretionary fund <i>Prudential</i>	BNY Mellon CAPS Balanced Pooled Fund Median	A mix of UK and overseas shares, bonds, property and cash	Medium	0.75%
Property fund <i>Prudential</i>	IPD UK Pooled Property Fund All Balanced Index	Commercial / Retail properties in the UK	Medium	0.75%
Consensus Fund <i>Prudential Blackrock Aquila</i>	CAPS Balanced Consensus Survey Median	The portfolio is invested in line with the asset allocation of average UK pension fund, excluding property.	Medium	0.75%
World (ex-UK) index fund <i>Prudential Blackrock Aquila</i>	FTSE All-World Developed ex-UK Index.	Shares of overseas companies	Medium to Higher	0.75%
Global Equity fund <i>Prudential</i>	Mix of FTSE and MSCI Regional Indices	Shares of UK and overseas companies	Medium to Higher	0.75%
International Equity fund <i>Prudential</i>	BNY Mellon CAPS Balanced Pooled fund Survey	Shares of companies in all the major overseas equity markets	Medium to Higher	0.75%
Global equity(50:50)index fund <i>Prudential Blackrock Aquila</i>	Composite Index Benchmark	UK and overseas equity markets. (Approx 50% in UK companies and 50% overseas)	Medium to Higher	0.75%
Equity fund <i>Prudential</i>	FTSE All-Share Index.	A 'fund of funds' holding units in several specialised UK Equity funds	Higher	0.75%
UK Equity index fund <i>Prudential Blackrock Aquila</i>	FTSE All-Share Index	Shares of UK companies	Higher	0.75%
Lifestyle Option	Funds are invested in Global Equity(50:50)index fund until five years before the Normal Retirement Date (NRD) when the fund is progressively transferred over to the Cash fund (lower risk)			