



# YOUR DC CHOICE PENSION

## Complete Employee Guide

Saving for the  
future is now  
within your reach



# CONTENTS

Welcome to your Pension Plan .....	4
Pension savings .....	6
Contributions .....	8
Making changes .....	14
Investing.....	16
Making the right choice .....	19
Things don't go to plan .....	23
Leaving the plan .....	26
Glossary .....	31
Contacts .....	34



**FOCUSED  
ON SHARING  
YOUR  
OPTIONS**

# Welcome to Your Pension Plan

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

Welcome to your Mitchells & Butlers Pension Plan and the Mitchells & Butlers Executive Pension Plan (the Plans). This guide explains how the plan, referred to as 'DC Choice' in this guide, can provide you with benefits. Where we've used a term that you might not be familiar with, we've highlighted in **yellow** when first mentioned. You'll find a definition of each of these in the glossary.

Under the government's workplace pension rules, UK employers must automatically enrol many of their workers into a pension scheme that meets certain quality criteria, and pay a minimum contribution towards this. DC Choice meets these requirements.

## Remember

As an employee of Mitchells & Butlers you can join DC Choice which is designed to help you save for your future while you work. To help you save, the Company will match each £1 you put in with £1.50 (for up to 5% of your salary), allowing you to have security in your retirement.

DC Choice also provides protection for you and your family. While you are making contributions, if you have to leave work due to ill-health the Company will credit your DC Choice account with a lump sum. In the event of your death, you are provided with life assurance cover. Any contributions made into your DC Choice account will be paid to your **dependants**.

**DC Choice –**  
We're here to help.

We have a great team in place to look after your pension savings. You'll find our easy guide to who's who in DC Choice and where to find help if you need it, at the end of this booklet. ([see Contacts](#)).

## Trust Deed & Rules

This guide is intended to provide a general overview of the DC Section of the plans, and although every effort has been made to ensure the content is accurate, every detail cannot be included. Should there be any discrepancy between this guide and the Trust Deed & Rules of the plans, the Trust Deed & Rules take precedence. Looking to see a copy of the Trust Deed & Rules? Please [contact the Company Pensions Team \(see Contacts\)](#).





**FOCUSED  
ON YOUR  
PENSION  
SAVINGS**

# Your Pension Savings



## Step 1



You can join one of the plans if you meet the criteria. For an application form, please contact the Company Pensions Team (see Contacts).

## Step 2



You give up part of your salary in exchange for a contribution to your pension savings and the Company will also start paying their contributions.

## Step 3



Your contribution is taken from your pay before tax, so you benefit from tax relief straight away, and you could save on National Insurance too.

## Step 4



You can increase your contributions if it suits you. You can also transfer in other pension savings from previous employments, so that they are all in one place.

## Step 5



You choose where to invest your pension savings. You can change your investment choices at any time, and we recommend you review your decisions regularly.

## Step 6



Manage your pension savings online to make sure you are getting the most out of it.

## Step 7



Once you reach 55 (50 for certain members) you can access your pension savings at any time. When you decide the time is right, you will have plenty of options, including taking 25% of your pension pot tax-free.

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

### Got any questions?

Don't hesitate, get in touch with our [Company Pensions Team](#).



**FOCUSED  
ON YOUR  
CONTRIBUTION**

# Your Contribution

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

The best way to make sure you get the most out of your pension is to make regular contributions. By doing so you'll benefit from contributions from **the Company**, and help from the government in the form of **tax relief**.

**The earlier you can start the better chance you will have of building up savings for your future.**

**You have options when paying into your pension savings:**



paying through Salary Exchange (also known as salary sacrifice)



taken from your pay every month

**The Company will automatically include you in Salary Exchange, unless:**



you earn less than the **pay protection** limit



you would prefer to have your contributions taken from your pay

Salary Exchange may not be appropriate for everyone. If you earn less than the pay protection limit you won't be included because it would not be to your financial advantage. Instead, your contributions to your Plan will be deducted from your pay.

If your earnings are below the starting rate for income tax you will not benefit from the tax relief that a taxpayer would receive.

**Salary Exchange may not be appropriate for everyone.**



# Your Contribution

(continued)

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts



## Your Salary Exchange



Under Salary Exchange you agree to reduce your pay in return for a benefit of the same value.



This means your pay is reduced by the amount you would otherwise have paid into your Plan.



The Company then pays this amount into your Plan for you, together with their contribution.

If you're a higher rate tax payer, Salary Exchange provides full and immediate tax relief - which means you won't have to spend time claiming tax relief from HMRC.

Your **National Salary** will continue to be used in the calculation of other benefits such as bonus, annual pay review and certain Plan benefits (e.g. life assurance).



Legal & General has produced a short guide which is available on [Manage Your Account](#) and includes examples of how Salary Exchange can affect your take home pay.

## Remember

Because Salary Exchange reduces your pay, any National Insurance contributions you pay are also reduced, **which will save you money.**



*The Company reserves the right to withdraw Salary Exchange at any time.*

# Your Contribution

(continued)

[Welcome to Your Pension Plan](#)

[Pensions Savings](#)

[Contributions](#)

[Making Changes](#)

[Investing](#)

[Making the Right Choice](#)

[If You Can't Work](#)

[Leaving the Plan](#)

[Glossary](#)

[Contacts](#)

## Getting familiar with contributions

### What is pensionable pay?

**This is your basic four weekly pay before tax.** In some cases this may include other earnings and the Company will tell you if this applies.



### Quick Tip

**The more you pay into your pension savings and the longer you pay, the more you will have when you come to take your pension.** Although, you will need to remember that the amount you will have is not guaranteed and that the value of your pension savings can go down as well as up.

We understand that your pension savings are unlikely to be your only financial commitment, but you should regularly review how much you are paying to make sure that you are staying on track for the retirement you want.

# Your Contribution

(continued)

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

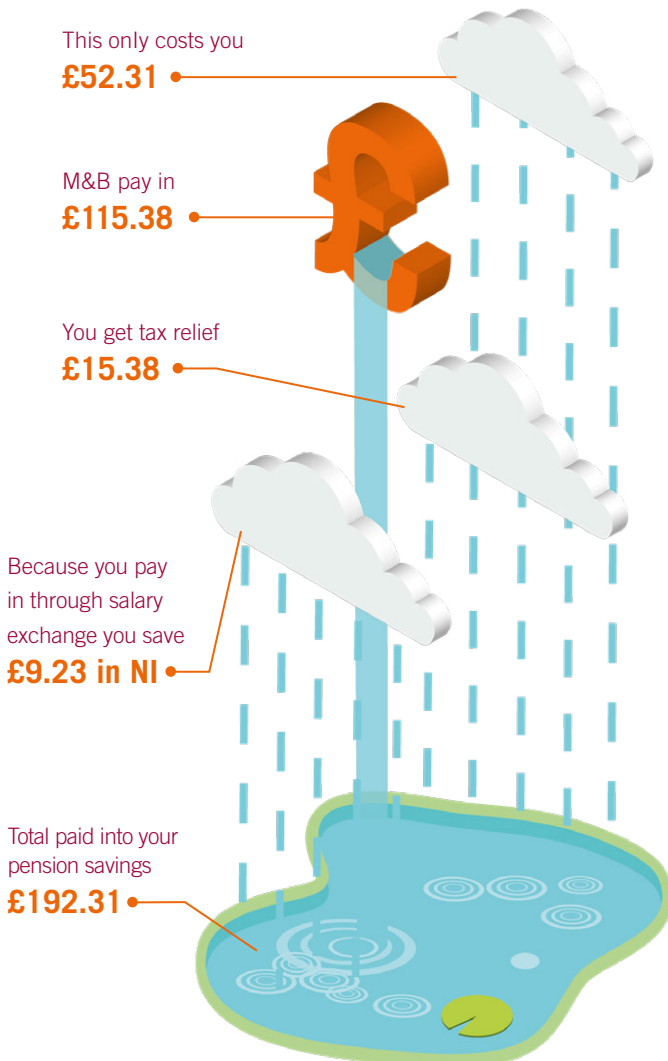
Glossary

Contacts

## What does it mean?

In this example, you contribute 5% of your pensionable pay through Salary Exchange and the Company contributes 7.5%.

Based on a basic rate taxpayer (for the 2018/19 tax year) earning £20,000 a year, the four-weekly contribution to your pension would be:



1 What you pay:	
Your contribution rate	5%
Your salary is exchanged** by	£1000
5% of your 4 weekly salary is	£52.31

2 What the Company pays:	
The Company's contribution rate	7.5%
The Company's contribution per year	£1500
The Company's contribution per pay period	£115.38

3 The impact of Salary Exchange to your pay per four-weekly period:	
Your Salary Exchange	£76.92
Income Tax saving at the basic rate (20%)	£15.38
Your NI saving (12%)	£9.23
The cost to you	£52.31

4 The value of your contribution:	
Your Salary Exchange	£76.92
The Company pays	£115.38
<b>Total Paid into your pension savings</b>	<b>£192.31</b>

\* Basic rate tax relief is 20% in the 2018/19 tax year. | \*\* Please see page 9 for an explanation of how Salary Exchange works.

# Your Contribution

(continued)

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

## Your tax relief

You will receive tax relief on your pension contributions up to the **annual allowance** as set by the government. Any payments above the annual allowance will be subject to a tax charge.

Any contributions you make to the plan after age 75 will not receive tax relief.



4me

You can find more information on tax relief and allowances in the **4me** library.

### Important note

Understanding the annual allowance and how it could affect you is really important for keeping your pension savings on track. If you think your contributions might exceed the annual allowance, we would recommend speaking to a financial adviser.

A blurred background image showing several people in a meeting or office setting. A white rectangular box is overlaid in the center, containing the text "FOCUSED ON EVERYTHING WORKING FOR YOU" in bold, white, uppercase letters.

**FOCUSED ON  
EVERYTHING  
WORKING  
FOR YOU**

# Making Changes

## Changing your contributions

If you are making contributions from your pay or via Salary Exchange, you can change the amount you pay into your pension at any time, however the Trustees reserve the right to restrict the frequency of changes.



You will need to log into your 4me account and click the shopping trolley icon on the right. The adjustments to your contributions will apply from your next available pay date.

## Making additional voluntary contributions (AVCs)

You can make additional contributions into the plans via the Company's payroll. AVCs can be regular or one-off lump sums. These contributions will be deducted from your pay with your Core contributions. If you are thinking of paying a one-off lump sum you need to discuss this with the Payroll department.

## If you're away from work

If you have a prolonged period out of work due to sickness, injury or maternity leave, the Company may continue their pension contributions depending on their HR policy at the time.

**For details of who to contact - please go to Contacts on page 34.**



**FOCUSED ON  
INVESTING  
YOUR  
PENSION  
SAVINGS**

# Investments that Suit You

[Welcome to Your Pension Plan](#)

[Pensions Savings](#)

[Contributions](#)

[Making Changes](#)

[Investing](#)

[Making the Right Choice](#)

[If You Can't Work](#)

[Leaving the Plan](#)

[Glossary](#)

[Contacts](#)

When you join one of the plans, your savings will be invested in the Legal & General Target Date Fund.

The fund has been chosen by the Trustees as it aims to provide investment growth over the long term and is judged to be suitable for most members. However, this should not be taken as financial advice – you should take your own advice if you want to understand what investments will best suit your circumstances.

If you would like to make your own investment decisions, you can find more information about the choices available to you in the Investment Guide on your Plans' website.

We will write to you several months before your retirement date with more information about the options you have.

## Remember

There is now more flexibility than ever before when you come to take your money, so it's important to review your investment choice regularly to make sure it matches your retirement goals.

## Changing where your pension savings are invested

You can change where your pension savings are invested at any time:



**Online:** log in to your 4me account and select the menu on the top left to go to the Support section. You will be able to go directly to your account with L&G from here to make any changes to the way your pension savings are invested.



**By phone:** you can call Legal & General direct on 0345 070 8686. Call charges will vary and calls may be recorded and monitored.

## Quick tip

If you are thinking about switching funds, you may wish to talk to a financial adviser to make sure the funds you invest in are right for you and your future.



# Investments that Suit You

(continued)

[Welcome to Your Pension Plan](#)

[Pensions Savings](#)

[Contributions](#)

[Making Changes](#)

[Investing](#)

[Making the Right Choice](#)

[If You Can't Work](#)

[Leaving the Plan](#)

[Glossary](#)

[Contacts](#)

## Inside your charges

There are two charges we apply to your pension savings to keep it running smoothly and manage the funds you invest:



Annual management charge (AMC): covers the cost of running the plan you are a member of.



Fund management charge (FMC): covers the cost of managing the fund or funds you're invested in. This charge is included in the unit price. Unit prices are calculated daily and the charge is reflected in the value of your pension savings.

Your employer has agreed to pay the AMC and FMC on your behalf as long as you continue to pay contributions into your pension savings whilst you are on periods of Parental (for example Maternity Leave) or Sick Leave.

You will only see the AMC deductions on your annual statements. The FMC is included in the price of units in your chosen fund(s).


Here is an example of what the total charge could look like if you are not making regular contributions:



If your pension savings are worth £10,000 throughout the year, and you are invested in the Legal & General Target Date Fund, you'll pay the following charges:

The breakdown		
AMC	0.10%	£10
FMC	0.15%	£15
Total for the year	0.25%	£25





**FOCUSED  
ON MAKING  
THE RIGHT  
CHOICES  
FOR YOU**

# Choosing What Works for You

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts



## Get a secure income

You can use your pension savings to buy a secure, regular income for life - also known as an annuity - to provide you with a guarantee that the money will last as long as you live. You can also choose a secure income that increases with inflation and/or continues to provide an income for a dependant.

A quarter of your pension savings can currently be taken tax-free and any other income you take from it will be taxed.

***If you choose this option you can't change your mind later.***



## Get a flexible retirement income

You may wish to consider taking flexible withdrawals from your defined contribution pot in a flexible manner. You would have to transfer your pension savings out of the plan.



## Take all your pot as cash in one go

You can choose to withdraw as much or as little cash from your pension savings as you want. The first 25% will be tax-free and the rest may be taxed as income.

Think carefully before you do this. It may be tempting but remember, what you decide now could:

- Result in a large amount of tax being deducted before we pay you your withdrawal.
- Reduce your entitlement to any income-related state benefits you are already receiving.

If you choose this option, it will affect your retirement income for the rest of your life, and the choice you make could be irreversible.

## Remember

When you take your benefits, the value of your pension pot will be tested against the **lifetime allowance** as set by the government. This is the maximum amount of pension benefits you can build up without paying a tax charge.

If your total pension benefits (not just the value in the Company's Plan) exceed the lifetime allowance, a tax charge will be payable from your pension pot before benefits are paid to you.

# Making the Right Choice for You



## Transfer to the Legal & General Pension Access Scheme

You can transfer your pension savings to this scheme to access the full range of retirement flexibilities. See the next page for details.



## Your State Pension

Your benefits from your pension pot will be payable in addition to any State Pension you may be entitled to.



# Pension Access Scheme

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

## Get a flexible retirement income

If you have at least £30,000 in your Plan and you would like to access drawdown to receive a flexible retirement income, you can do this by transferring your Plan to the Legal & General Mastertrust Pension Access Scheme. Other providers in the market also offer drawdown, and you are not obliged to use the Legal & General Scheme.

Your benefits from the Plan are payable in addition to any State Pension you may be entitled to, and any other pension savings account.



## For more information

To find out further information about the Legal & General Mastertrust Pension Access Scheme and register your interest please go to the Mastertrust Pension Access Scheme page: [www.legalandgeneral.com/flexibleretirementscheme](http://www.legalandgeneral.com/flexibleretirementscheme)

**You should take financial advice if you are unsure which product best suits your circumstances.**





**FOCUSED ON  
COVERING  
EVERY  
SITUATION**

# If You Cannot Work Due to Illness or Injury

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

If you have to leave work due to serious ill-health or because of an accident before you reach your Normal Pension Age, the Company will credit your account with a lump sum. The amount will depend on your condition.



**Full Incapacity** – if you are expected to be prevented from doing any paid work permanently with any employer, not just with the Company, the Company will credit your account with 1/4 of your Benefit Pay for each full year you would have served from the date you had to leave your job to your Normal Pension Age, or to the end of your contract if you are a fixed-term employee. A proportionate additional amount will be included in respect of any complete months in this period.



**Partial Incapacity** – if you are unable on a long-term basis to continue your normal type of work or any equivalent type of work with the Company – and your earning ability is seriously impaired – the Company will credit your account with 1/12 of your Benefit Pay for each full year you would have served from the date you had to leave to your Normal Pension Age, or to the end of your contract if you are a fixed-term employee. A proportionate additional amount will be included in respect of any complete months in this period.

Once you have left your employment on the grounds of full or partial incapacity as determined by the Company, and so long as the Trustees have received the appropriate medical evidence, you can use the proceeds of your account to provide an immediate pension (irrespective of your age).

Alternatively, you may exercise options 1 or 2 that are set out in the table on page 26.

In cases of limited life expectancy, which is defined as less than one year, it may be possible to have your entire pension pot paid out as a cash lump sum. The payment of your pension savings under these circumstances would currently be made tax-free, as long as it didn't exceed the lifetime allowance, and you were under 75 when it was paid out. No other benefits would be payable to you or your dependants from the plan.

**The Company will determine your eligibility for the payment of ill-health benefits and will base its decision on medical evidence, which will be provided to the Trustees.**

# If You Cannot Work Due to Illness or Injury

(continued)

[Welcome to Your Pension Plan](#)

[Pensions Savings](#)

[Contributions](#)

[Making Changes](#)

[Investing](#)

[Making the Right Choice](#)

[If You Can't Work](#)

[Leaving the Plan](#)

[Glossary](#)

[Contacts](#)



When you join the pension Plan, you will be invited to nominate the person you would wish to receive the savings you have built up in the event of your death.



The 'Nomination of Beneficiary' form can be found on your 4me bookshelf and should be completed and returned to us as soon as possible.



The Trustees are not bound by your choice of beneficiary but they will use your completed form as a guide.



In addition to the value of your pension savings, if you are still employed by the Company in the UK at the time of your death, your beneficiaries may also be entitled to a lump sum benefit of up to six times your Benefit Pay unless you have been advised otherwise (one time if you are still employed but not contributing to the plan).

*This benefit is managed by the Company and is separate from the Plan.*

## Divorce or dissolution

If you are involved in a divorce or the dissolution of a registered civil partnership, your pension savings will be taken into account by the courts when deciding upon any settlement.







**FOCUSED  
ON YOUR  
FUTURE**

# Leaving the Plan

If you decide you would like to leave the Plan or stop contributing, there are different options available to you depending on when you joined the plan and how long you have been contributing.

If you want to leave the Plan or stop contributing, contact your HR department.



## The breakdown

How long you've been contributing	Your options
Less than 30 days	If you were participating in Salary Exchange and leave within 30 days you will not be entitled to a refund; you will have the options available to those with 30 days or more service set out below. If you are not participating in Salary Exchange and leave within 30 days a refund of your contributions will be made.
30 days or more	<p><b>Option 1: Leave your pension savings in the Plan</b> Leave your pension savings invested with us. Once a year the Trustees will review all members who have chosen to remain invested in the Plan. For most members their pension savings will be transferred automatically (in April each year) to the Legal &amp; General Mastertrust or they can choose to transfer to another pension scheme if they wish. The Trustees will write to all those affected at the appropriate time. If you choose this option, Options 2 and 3 below will continue to be available to you in future if you are still a Plan member.</p> <p><b>Option 2: Transfer your pension savings</b> You can transfer the value of your pension savings to another pension scheme. You can do this at any time before you access your pension savings.</p> <p><b>Option 3: Access your pension savings</b> If you are 55 (50 for certain members) or over you will be able to access your pension savings if you so wish. See page 19 in this guide for the options open to you.</p>

# Leaving the Plan

(continued)

## Leaving the Plan

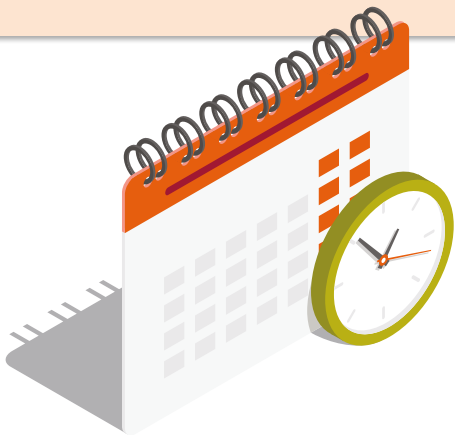
If you join the Plan but decide it is not for you, you can stop contributions at any time. **However, you must complete an opt-out form prior to taking any action.**

If you leave or opt out of the Plan, your pension savings will stay invested until you are at least 55, unless you qualify for an earlier pay-out on grounds of ill health.

### Remember

If you stop paying in but remain in employment, the Company will stop payment too and any life assurance cover payable under the Plans will reduce to one times Benefit Pay.

*Looking to re-join? You will need to provide evidence of your health status.*



**You do not have to stay with us** - you may be able to transfer your pension savings to another pension provider. The options available are set out in detail on page 24.

# Making a Transfer

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing

Making the Right Choice

If You Can't Work

Leaving the Plan

Glossary

Contacts

## Transferring other pension benefits into the Plan

If you have built up pension savings from previous employment, you can normally transfer them into the Plan if you wish.

Keeping your pension savings in one place could make them easier to manage, but there are a few things you need to consider before you make a decision such as the charges for each scheme and whether there are any benefits you might lose if you move your money.



If you do decide you want to transfer, contact Legal & General for help with the process. For details of who to contact, please go to [Contacts](#).

### How do I transfer?



**Step 1:** Before you decide to transfer any benefits from another pension plan you should consider taking financial advice.



**Step 2:** If you decide to transfer, you can provide your previous pension plan details to Legal & General.



**Step 3:** Legal & General will contact your old pension provider.



**Step 4:** Your old pension savings will be transferred into your new Plan.

**We would always recommend taking financial advice** to make sure that transferring is the right thing for you. This is particularly important if you are transferring benefits from a final salary scheme.

# Tracking Your Savings

Welcome to Your Pension Plan

Pensions Savings

Contributions

Making Changes

Investing


Making the Right Choice

If You Can't Work

Leaving the Plan






Glossary

Contacts

 You can check the value of your pension savings and review your fund(s) at any time by logging on to your [4me account](#).

Each year we will create a statement for you. Your statement will be available online in [Manage Your Account](#) and we will let you know when it is available to view.

The statement includes:

-  the current value of your pension savings
-  the fund(s) it is invested in
-  a projection of the benefits at your expected retirement age
-  the transfer value if you were to move your pension savings to another pension scheme
-  total contributions paid into the Plan for you during the previous 12 months

If you pay contributions by Salary Exchange then your contributions will be included with the Company's contribution. Your payslip will show you how much has been paid on your behalf.





**FOCUSED ON  
PROVIDING  
THE COVER  
YOU NEED**

# Glossary

Behind the **yellow** terms

## Annual allowance

The maximum amount set by HMRC that can be paid into a pension without incurring a tax charge. For more details, please see the Tax Year Rates and Allowances Guide on your Plan website.

## Annuity

An insurance policy that uses the value of your pension savings to provide you with an income, which can be payable for the rest of your life, depending on the type of annuity you buy. The amount you receive will depend on a number of things including the value of your pension savings, your age, your health and the annuity rates available when you purchase one.

## Beneficiary/Beneficiaries

The person(s) you wish to benefit from your pension savings, should you die.

## Benefit Pay

The greater of your annual rate of basic earnings as determined by the Company at date of death or retirement due to ill-health, or your total pay on which your core contributions have been paid for the previous 12 months ending on the date of death or retirement due to ill-health.

## Dependant

Your spouse, registered civil partner or any other person who in the opinion of the Trustees is financially dependent upon you.

## Lifetime allowance

The maximum amount of pension savings you can build up without incurring a tax charge.

If your pension savings exceed the lifetime allowance, you will have to pay a lifetime allowance charge on the excess. For more details, please see the Tax Year Rates and Allowances Guide on your Plan microsite.

## National salary

Your pay before the Salary Exchange amount has been taken off.

## Pay protection limit

The minimum amount you must earn for it to be to your advantage to make contributions by Salary Exchange. If your earnings fall below this amount, you'll be taken out of Salary Exchange and will then have your contributions taken from your pay. For more details, please contact Payroll.

## Pension savings/pension pot

The value of all your contributions plus any investment growth, less charges.

## Tax relief

Some of your money that would have gone to the government as tax which goes into your pension savings instead.

## The Company

Mitchells & Butlers plc.

# Key Resources

## The PENSIONS Advisory Service

The Pensions Advisory Service (TPAS) is available to assist members and beneficiaries with any general pension queries they may have, or any difficulties they have failed to resolve with the Scheme Trustees or administrators.

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk) • Tel: 0300 123 1047

The Pensions Advisory Service • 11 Belgrave Road, London SW1V 1RB



An independent organisation set up by law to investigate and resolve complaints and disputes arising from pension schemes.

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk) • Tel: 0207 630 2200

The Office of the Pensions Ombudsman • 11 Belgrave Road, London SW1V 1RB

## The Pensions Regulator

The Pensions Regulator regulates workplace pension schemes and it can step in where it feels that a scheme is not being run properly. The Plan's administrators and professional advisers have a duty to report to The Pensions Regulator if they believe there have been any irregularities in the running of the Plan.

[www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk) • Tel: 0845 600 0707

The Pensions Regulator Napier House • Trafalgar Place, Brighton BN1 4DW



The government's tracing service if you're unable to find pensions left with previous employers.

[www.gov.uk/find-lost-pension](http://www.gov.uk/find-lost-pension) • Tel: 0345 600 2537

The Pension Service 9 • Mail Handling Site A, Wolverhampton WV98 1LU



The government's free and impartial guidance service on the options for taking your pension savings at retirement.

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) • Tel: 0300 330 1001

Pension Wise • PO Box 10404 Ashby de la Zouch, Leicestershire LE65 9EH



The government's site for information on pensions – including the state pension, pension credit, taxation, pension allowances and a lot more.

[www.gov.uk](http://www.gov.uk)



# DC Choice

We're here to help

We have a great team in place to look after your pension savings through DC Choice, and you'll get communications from each of us at various times during the year.

Take a look at our easy guide to who's who in DC Choice, and where to find help if you need it...



**4me:** Your first port of call for help with managing your pension savings and planning for the future. Log on to 4me to see all your DC Choice information in one place and to find the answers to those burning pension questions!

<https://logon.bwebstream.com/> **Need help logging on? Call 0344 4430101**



**L&G:** Look after the administration of DC Choice, make sure your pension savings are invested in line with your long-term plans, and keep everything running smoothly in the background. You can access [Manage Your Account](#) directly through 4me by going to My pension savings on your home page and clicking on the Defined Contribution + icon. Select the L&G tile which will automatically take you through to your L&G account.

You can get in touch with us at any time, and for individual guidance when you come to access your pension savings.

**(full contacts details on the following page).**



**M&B:** We make monthly payments into DC Choice alongside yours to keep you on track with saving for your future. Most of the daily management of DC Choice is taken care of by the Trustee and L&G, but we are always involved with any major decisions about the Plan.

**The Company Pensions Team:** We're here to answer any questions you have about all aspects of DC Choice.

**(full contact details on the following page).**



**Trustee:** We look after DC Choice for you. We make sure any decisions or changes to the Plan are always made in your best interests.

**Get in touch if you have a question about how the Plan is governed**  
[pensions@mbplc.com](mailto:pensions@mbplc.com)

# CONTACTS

Got questions about your plan? Look no further.

## First Contact

### Legal & General

Hove, BN3 7PY

Tel: 0345 070 8686

Opening times:

Monday to Friday 8:30am - 7:00pm | Saturday 9:00am to midday

Call charges will vary and the calls may be monitored or recorded.

**Email:** [employerdedicatedteam@landg.com](mailto:employerdedicatedteam@landg.com)

## Second Contact

### Mitchells & Butlers plc

27 Fleet Street - Birmingham, B3 1JP

Tel: 0121 498 5440

**Email:** [louise.sullivan@mbplc.com](mailto:louise.sullivan@mbplc.com)

or [pensions@mbplc.com](mailto:pensions@mbplc.com)