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meant it was
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the right to make
changes to make sure
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Default funds tend to get a higher level of scrutiny because employers and

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Default trustees have a regulatory obligation to ensure their default fund remains appropriate for their scheme. The disadvantage is that the default fund is not tailored to your individual needs, it is chosen to meet the needs of the average scheme member.

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What is a default fund, and should I be worried if I'm in one?

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fund Fund manager
information This fund
is an Aegon Solution.
This means it is a pre-
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created to offer whole investment strategies in a single fund with the aim of making investing easier. We reserve the right to add, remove and replace the underlying funds within this

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Fund price for Aegon
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Lifestyle (ARC) 2022
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retirement, getting
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harvest an income
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investment process called lifestyling. It aims to perform in line with its benchmark in the early years (the growth stage), and give you more certainty about the amount of pension you can buy via an annuity when you retire (the lifestyle stage).

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This consultation form
a key part of a wider
set of reforms

announced at Budget
2014. The

government is keen to
ensure that

individuals who want
to save are supported
in doing so. The

nature of retirement is
changing as people
are living longer and
their needs more

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varied. In this Government's view the State should not be imposing restrictions on individuals who have made tough choices to save for the future. So from next year there will be no restrictions on people's ability to draw down from their defined contribution

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pension pots after age 55. The tax rules will be drastically simplified to give flexible access to pension savings. Consumers will therefore also need to be well informed to make their choices and the Government will introduce a new duty on pension providers and

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schemes to deliver a 'guidance guarantee' by April 2015. They will also make available a £20 million development fund to get the initiative up and running

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expectations move
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between climate change mitigation and broader goals such as health, education, jobs, as well as wider environmental quality and the resources needed to sustain our livelihoods through time. This report takes an explicitly political economy approach to the low-emissions transitions needed

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across five economic sectors (electricity, heavy industry, residential, surface transport, and agriculture) that are responsible for more than 60% of global greenhouse gas emissions.

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