

## **McNicholas Plc Retirement Benefits Scheme - Additional Voluntary Contributions (AVCs)**

For those members who paid AVCs under the McNicholas Scheme, information regarding the investment performance of those funds can be found on the Scottish Widows website.

Unit Linked fund information is available online at:

<https://www.scottishwidows.co.uk/funds/> (then select 'View funds' under Pension funds).

(The seven relevant (Series1) unit linked funds are; Mixed, UK Equity, International, Fixed Interest, Indexed Stock, Property, and Cash)

With Profits fund information is available online at:

<https://www.scottishwidows.co.uk/existingcustomers/with-profits/>

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