

Let us help you find out how you could retire early or with more money

Teachers' Additional Voluntary Contributions (Teachers' AVCs) are savings you make into a pension pot, separate to your teachers' pension.

You can build up your additional pension pot tax efficiently and then use it to:

retire early

retire gradually

top up your
teachers' pension

provide yourself
with extra benefits

Teachers' AVCs are invested, so the value of your pot can go down as well as up and you could get back less than you put in.

Six great reasons to start Teachers' AVCs

1. Tax savings Your contribution comes from your salary each month before it's taxed. And the money you would normally pay as tax goes straight into your Teachers' AVC pot instead.

2. Flexibility You decide how much you contribute into your Teachers' AVC. And you can change any time.

3. A choice of investments You choose where your Teachers' AVC pot is invested. To make it easy, there's three clear investment choices. You can use the guides, videos and tools at pru.co.uk/choice to help you understand the choices available.

4. Access from age 55 You can access money in your Teachers' AVC pot currently from age 55 onwards. And because it's a separate pot, you don't have to take your teachers' pension at the same time.

5. Flexible ways to take your money Whatever your goals, when you stop or cut back on work there's a number of ways you can take your Teachers' AVC pot. You can find out more at pru.co.uk/choice

6. Tax-free lump sum You can take up to a quarter of the money in your Teachers' AVC pot completely free of tax. Find out more at pru.co.uk/choice. The tax you pay depends on your individual circumstances. Tax rules may change in the future.

To start Teachers' AVCs, you must be actively contributing to the Teachers' Pension Scheme.

Teachers' AVCs from Prudential are one of the options open to potentially give you more money in retirement. The Teachers' Pension Scheme also provides other options for increasing your teachers' pension benefits. For more information about these, please visit their website.

It's easy to take action

Phone

You can speak to our Retirement Specialists in our Reading office on: **0800 012 1799**
Lines are open Monday to Friday, 9am to 6pm.

They can't give advice, but they can give you the information you need to make an informed decision.

Online

You can find out more about Teachers' AVCs by visiting pru.co.uk/choice

You'll find case studies and calculators that help show how you can retire early or with more money.

Why Prudential?

Appointed in 1989, Prudential are the official provider of Teachers' AVCs to members of the Teachers' Pension Scheme. We have been selected by your scheme to help you if you want to increase the amount of benefits you can receive by paying Teachers' AVCs.

pru.co.uk/choice