






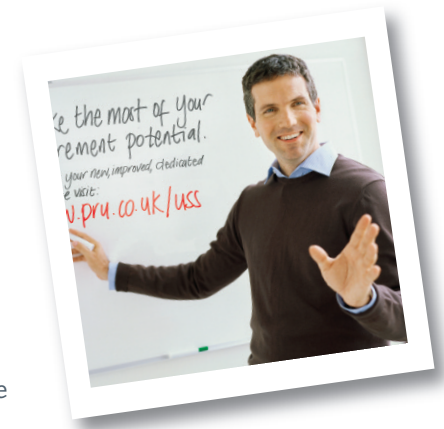


Good Reasons to Choose Money Purchase Additional Voluntary Contributions (AVCs)

AVCs are one of the most effective ways to make sure you're saving enough to provide the tax free cash and regular income you want in retirement. Whether you're already a member, thinking about joining or want to restart, here are a few reasons to choose AVCs:

- 
A helping hand from the taxman. You'll get immediate tax-relief on the money you pay into your AVC. So, an extra £100 per month will cost a basic rate taxpayer £80 and a higher rate taxpayer £60.
- 
Money in your pocket. On retirement you can take up to 100% of your AVC pot as a tax-free cash sum. Any remaining pot can then be used to provide a retirement income – this will be taxed as earned income.
- 
Your choice. You'll be able to stop, restart, and adjust your payments at any time according to your needs.
- 
Flexible investment. You'll have a choice of funds to invest in. These can be reviewed on a regular basis to make sure they reflect your individual requirements.
- 
It's never too early or late to start. It may sound like a cliché, but the sooner you're able to invest now, the greater your chance of having the retirement lifestyle you desire.

Take action now –
call us on
0800 515 914



Continued overleaf

Whether you want to join, top up or restart – we're here to help.

Take action now. For more information about joining, topping up or restarting – our dedicated support team will be happy to help and can even complete all the paperwork over the telephone.

Please call us on **0800 515 914**.

Lines are open 9am-6pm Mon – Fri.

The information provide is based on our understanding as at March 2010, of taxation rules which may change and the tax impact will depend on your individual circumstances. The government have introduced new rules around restricting tax relief on those with a total annual income of over £130,000. If this is relevant to you, we suggest you seek financial advice.

Your fund value may go down as well as up and your retirement fund value may be less than what you have contributed. Please be aware that if you stop contributions our charges will continue.

You also have the option of 'Added Years AVCs' within your pension scheme and you should contact your main scheme administrator for more details.



www.pru.co.uk/uss

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