

## Fund Information Sheet

The BCF Pension Fund is for people who want to save for their future in a way that complies with Brethren principles.

This fund is likely to have lower investment growth than some other pension funds. This is because it doesn't invest in the same way that most other pension funds do as it can only invest in ways that are Brethren compliant.

## What does the fund invest in?

The BCF Pension Fund invests in a way that complies with Brethren principles.

The fund invests in the following areas;

## Cash deposits with reputable banks

Government gilts – conventional and index-linked

Commercial property

Community infrastructure projects e.g. school premises

## How does the fund aim to grow your money?

The BCF Pension Fund aims to grow your money by investing in a range of suitable investments. The fund doesn't invest in shares or corporate bonds because these do not comply with Brethren principles.

The BCF Pension Fund can experience the same ups and downs as the stock market, and your savings may rise or fall in value.