**DC Transition Project – Member Populations**

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| **Member holds** | **Equitable Life****(CSAVCS only)** | **Standard Life****(AVC, Partnership & GCO)** | **Scottish Widows****(CSAVCS & Partnership)** | **Prudential****(Partnership)** |
| **Protected Life Cover (with or without a pension pot)** | Contributions to Equitable Life to continue.All pension pots to remain with Equitable Life. | N/A | N/A | N/A |
| **Member holds investments in With-Profits fund with 3.5% Guaranteed Growth Rate**  | Contributions to Equitable Life to continue.All pension pots to remain with Equitable Life inc. any unit-linked funds. | N/A | N/A | N/A |
| **Member holds investments in With-Profits fund with guarantee that value will not fall** | N/A | Contributions to switch to Legal & General. All pension pots to remain with Standard Life inc. any unit-linked funds. | Contributions to switch to Legal & General.All pension pots to remain with Scottish Widows inc. any unit-linked funds. | N/A |
| **Unit Linked funds only (No guarantees or protected life cover)** | Contributions to switch to Legal & General.Pension pots to be transferred to Legal & General (CSAVCS) or members will be offered the option to transfer to Legal & General. (Partnership). |