

(Title) (Initials) (Surname)

(Address1)

(Address2)

(Address3)

(Address4)

(Address5)

(PostCode)

14 April 2015

Dear (Title) (Surname)

Your (Product Name)

Thanks for contacting us about your pension. We've enclosed information on the options available when accessing your pension pot from age 55.

This is an important decision and you must consider all of your options carefully. To help you understand your retirement options, the Government has set up a free and impartial pension guidance service called **Pension Wise**. We have included a letter to you from the Government explaining what the service will offer and **we strongly recommend you take this guidance before you make your decision**. You'll be able to find out more on their dedicated website [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk). This service will also offer guidance over the phone or face to face - call Pension Wise on 030 0330 1001 to book an appointment.

You may be able to get a better deal or find a more suitable product by switching to another provider, so **you should shop around**. You don't have to stay with Legal & General. Different providers offer different types of products and services so it's really important that you find what suits you the best.

#### What should I do next?

1. Seek the free and impartial guidance from **Pension Wise**
2. Read the **Money Advice Service** guide
3. Shop around to get the best deal and product for your retirement
4. If you're still unsure what to do, you should speak to a financial adviser

#### Contact us

<team name>

<telephone number>

Open Monday to Friday

9am to 5pm

We may record and monitor calls.  
Call charges will vary.

Legal & General  
City Park  
The Drove  
Hove  
BN3 7PY

[www.legalandgeneral.com](http://www.legalandgeneral.com)

#### Your details

Policy / Arrangement number(s):  
(policy number)

Normal / Selected retirement date:  
(00/00/2015)

#### In this pack

- Pension Wise letter
- Money Advice Service guide
- Your Product Options including the Request for Further Information form
- Your Questions Answered

## What is my plan worth?

Please read this carefully so you understand any implications before making a decision.

<b>Your pension pot value as of today is: £xxxxxxx</b> <b>Your pension pot transfer value as of today is: £xxxxxx</b> The values of your pension pot shown above aren't guaranteed. The actual amount when you access your pension may be different. Any difference in these values will be as a result of any deductions that may apply. See below for details of the deductions that may/will apply.
<b>Initial Units – SEP, PIPP, PPNo.1, GPPNo.1, CSAVC, FSAVC, EIRP, DPP, EPP, CPP</b> The value of any initial units will be reduced if any cash is taken from your pension pot before the selected retirement date.
<b>Self-invested assets – PPP, PPSIPP</b> Indicative values are given where there are self-invested assets.
<b>With Profits (Unitised) – PPNo.1, GPPNo.1, SEP, PIPP, CSAVC, FSAVC, PP2000, BOP, HP3, PIPE, MP2, EIRP, DPP, EPP, CPP</b> Please note that a Market Value Reduction (MVR) may be applied if you transfer, switch into another fund or take any income and/or cash lump sum from With Profits before your selected retirement date. More information on this can be found in your Product Terms and Conditions.
<b>Monthly Product Charges – PP2000, SHP, PPP, PPSIPP, NBS PPP, UTM SHP</b> There may be outstanding management charges which were due at the time your values were calculated. These are calculated daily but some are deducted monthly in arrear.
<b>GMP – BOP</b> The benefits to be provided by the receiving scheme may be in a different form and of a different amount to those which would have been payable in this plan. The benefits available in this plan may be lost when you access your pension pot and any shortfall may not be met.

Once you've taken pension guidance or financial advice and feel confident that you know all of your options, please let us know what you want to do with your pension pot.

You can do this by either calling the number on the front of this letter or by completing and returning the enclosed Request for Further Information form. We will then send you a pack specific to the option(s) you choose.

### Important information

To ensure you get the right information to help you make an informed decision the Financial Conduct Authority (FCA) requires us to give you appropriate risk warnings. We can only proceed with your request to access your pension pot when you've completed, signed and returned our Risk Warning document on [www.legalandgeneral.com/decide](http://www.legalandgeneral.com/decide). Alternatively you can call us and we'll send you a questionnaire to complete which you will need to return so we can provide you with a personalised Risk Warning document.

### Contacting us

If you need more information or have any questions, please contact the **<select correct team name>**.

Yours sincerely,

(Processor Name)

**<select correct team name>**