

PRIVATE AND CONFIDENTIAL

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Family Suntrust Scheme

FST Team
PO Box 6899
Winterthur Way
Basingstoke
RG24 4SX
Tel: 0845 034 2170

Date of this letter
<insert date>

Dear <Salutation> ,

Important changes to your Family Suntrust

We are writing to you to let you know about changes to pension legislation taking effect from 6 April 2015 which will give you greater flexibility when it comes to the way you take your benefits.

What changes are we making?

We're making changes effective 6 April 2015 to the Family Suntrust **Terms and Conditions** and the **Guide to fees**, as a result of the pension reforms. We have also made some other changes to your scheme.

Information about the changes can be found in the documents set out below.

Summary of changes	Effective from	More information is available in the documents listed below
Pension reforms and charges	6 April 2015	<ul style="list-style-type: none"> ■ Summary of key changes enclosed ■ Your Pension Reforms leaflet enclosed ■ Pension Benefits Guide* ■ Guide to fees* ■ Terms and Conditions* <p>*available for you to download from www.axawealth.co.uk/literature/ from 6 April 2015.</p>
Product changes	6 April 2015	<ul style="list-style-type: none"> ■ Summary of key changes enclosed ■ Terms and Conditions
Clarification to terms within your Family Suntrust Terms and Conditions	6 April 2015	<ul style="list-style-type: none"> ■ Summary of key changes enclosed. ■ Terms and Conditions

Updated Documentation

The updated **Family Suntrust Terms & Conditions** and **Guide to fees** are available 6 April online for you to download at www.axawealth.co.uk/literature/. If you would like a printed copy, large print, audio or a Braille version, please contact the scheme Financial Adviser.

What this means for you and further information

You don't need to take any action following this letter, just keep these enclosed documents in a safe place for future reference. However, you will need to make sure you understand the changes and how they might affect you as you may choose to make a decision in relation to your scheme as a result of the pension reforms.

We have enclosed the **Summary of key changes** leaflet which gives you details of the changes being made to the **Terms and Conditions** and **Guide to fees** from 6 April 2015. If you have any further questions please contact the scheme Financial Adviser in the first instance or contact us on 0845 034 2170.

Yours sincerely

A handwritten signature in black ink, appearing to read 'M Shrimpton', written in a cursive style.

Mike Shrimpton
Customer Services Director