



Private & Confidential

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RE20/314774/0



**IMPORTANT
DETAILS ABOUT YOUR
PENSION SAVINGS**

Planning ahead

With this letter



Pension plan summary

Pension plan risk warnings

Plan number: 12345678

1 November 2019

Hello Sample Take some time to review your pension

Right now, we think it's a good idea to see how your pension is doing. Checking what it's worth or even the money being put in can help you plan ahead.

We also want to make sure you have no surprises. We believe that starts now by reminding you about what your pension can do and what could affect the money you end up with. Remember, at the moment you can't usually take money out of your pension savings until you're aged 55.

What we've sent you



Pension plan summary



Pension plan risk warnings

Please take the time to read the documents we've sent. When you get your annual statement this has more detail about your pension and investment performance.

We're here to help

Along with your adviser, we're here to look after you and your money. It's easy to deal with us. You can manage your savings yourself using our online service or our Customer Service team can help too. They can provide you with any information you need about your plan but they won't be able to give you any financial advice.

Yours sincerely

Julie Wedgwood
Team Manager



Customer Service team

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PO Box 413
Wilmslow
SK9 0EN
0370 85 01 989
Mon - Thurs, 8.00am - 6.00pm
Fri, 8.00am - 5.00pm

We record calls to make sure we're looking after you the best we can

CSTeam4@royallondon.com



Get the most out of our online service

Go to our online service to manage your savings whenever you want. You can check your investments and contributions in the lead up to accessing your pension savings. royallondon.com/pensions



Your financial adviser

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Pension plan summary

This is to help you get an idea of what your pension savings are worth, remind you about important plan details and what help is available to you now.

Your name:	A Sample
Your employer:	Employer Ltd
Retirement date:	1 October 2034
Current plan value:	£274.89
Your contributions in the last year:	£103.38
Employer contributions in the last year:	£155.08

Plan number: 12345678

1 November 2019

Important details to remember

Do you think you're saving enough to meet your needs when you reach your retirement date?

Saving as much as you can into your pension could have an impact on what you end up with. Whether it's a little extra a month or a one-off payment, it's good to know there's flexibility there for you when you need it.

You can also change your retirement date if your plans change. This could have an impact on what you end up with.

Where to get help

We recommend you get the right financial advice and guidance when it comes to your pension savings and your retirement options.

Your financial adviser, Simple Advice Ltd, is still best placed to help you understand what retirement options are right for you and to get the best possible outcome for you. Your adviser may charge you for providing advice and they should let you know the cost beforehand.



HM Government



**Pension
wise**
Your money. Your choice.

Pension Wise is a free impartial service offered by the government to help you understand your options at retirement. **We recommend you seek guidance from Pension Wise** or take advice to understand your options.

You can access Pension Wise online, by phone or face-to-face, and **appointments are available.**

Book an appointment: **0800 138 3944** (every day 8am-10pm)

Find out more: **pensionwise.gov.uk**



Pension plan risk warnings

This details what you need to be aware of and consider when you come to take your pension savings.

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1 November 2019

Be wary of scams

Unfortunately, there will always be criminals who are eager to get their hands on your money.

Make sure that someone else doesn't enjoy the pension savings you've built up. Never respond to uninvited calls, texts or e-mails about your pension savings. As you approach 55, you may become a target for such scammers - so make sure you stay safe. You could lose everything if things turn out to be fraudulent.

Victims of pension scams lose an average of £91,000*.

*Source - Action Fraud

Make your money last

Be careful when considering taking money from your pension savings and the impact it will have on what you end up with.

The money you've saved over the course of your life will need to last for the whole of your retirement. So if you don't plan your income and what you spend carefully, you could run out of money. Think about how much you need, how long it needs to last for and how to manage it so it doesn't run out.

Your money's safe

In the unlikely event that we can't pay out on your plan, it's good to know that your pension savings are protected by the Financial Services Compensation Scheme (FSCS).

If you move your pension savings to another provider, you should check they will give you the same level of protection.

Review your investments

You should think carefully about how you want to spend your retirement and the investment choices you're making.

Depending on how you want to spend your retirement, you may want to review the investment choices you have made to ensure they continue to meet your needs. These can change over the course of your lifetime, particularly if your circumstances change. If you are invested in cash, inflation could reduce its value over time.