



**Legal & General**  
Assurance Society Limited  
Corporate Pension Claims  
Ground Floor Knox Court  
10 Fitzalan Place  
Cardiff  
CF24 0EB

15 August 2023

**Private & Confidential**  
Ms K Daly  
4/3 33 Dalintober Street  
GLASGOW  
G5 8JZ

Dear Ms Daly

## **WPL \_ LEGAL & GENERAL WORKSAVE PENSION PLAN**

Customer reference number: 2421737401

Thank you for your enquiry to transfer your pension pot to another pension scheme.

### **YOUR PENSION POT TRANSFER VALUE**

Your transfer value at 14 August 2023 is £62,185.86

Your pension pot value is not guaranteed and may change at any time.

The actual amount payable will be determined using the unit prices on the second working day following receipt of all outstanding forms and information required to settle the claim.

We have enclosed some important information we recommend that you read before you decide to transfer your pension pot, including a regulatory leaflet on pension scams. Further regulatory information concerning pension liberation, unauthorised payment charges and investment fraud may be found at **[www.legalandgeneral.com/protectyoursavings](http://www.legalandgeneral.com/protectyoursavings)** and we would urge you to read these before deciding to transfer. If you do not have access to the internet, please contact us and we will arrange to send copies to you.

If you're 50 or over and haven't done so already, we strongly recommend that you use the government's Pension Wise service provided by MoneyHelper. It's free, impartial and helps you understand your options for using your pension pot, so you can choose the right one for you. **To find out more, please see the 'Pensions Guidance' form included in this pack which must be completed to avoid any delays in processing your request.**

We also recommend that you consider taking financial advice, from a Financial Conduct Authority registered Adviser, before making a final decision about transferring. Please note advisers usually charge for their services.

### **YOUR TRANSFER PAYMENT**

Should you wish to go ahead with the transfer and your new provider is registered with the Origo Options service, please complete the new provider's application form and they will request the fund from us using Origo Options. Please contact your new provider for more information.

If your new pension provider does not use Origo Options, we will require the attached declarations to be completed. Please send these forms back together, once all have been completed.

If you need more information or have any questions, please contact us and we will be happy to help.

Yours sincerely,

DC Pensions Customer Service

## THINGS TO CONSIDER WHEN TRANSFERRING A PENSION.

To help protect you from pension scams, we are required to complete some checks on the receiving pension scheme before we move your money. We'll only be able to complete the transfer when we are comfortable the receiving pension scheme meets the required conditions under The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021.

As part of these regulations there are new requirements:

- Transfers to an occupational pension scheme that isn't a Mastertrust, Public Service Pension, or Collective Defined Contribution scheme will require that you are able to provide proof of employment.
- You may be required to take guidance from MoneyHelper if the receiving scheme has certain features.

### UNAUTHORISED PAYMENTS

You can transfer your pension pot to any pension scheme registered with HM Revenue & Customs (HMRC).

If you transfer to a scheme that's not registered with HMRC, this is known as an unauthorised payment and you will incur a tax charge of 55%.

We will not knowingly pay such a transfer and will take reasonable steps to ensure that the receiving scheme is registered.

Similarly, if you transfer your benefits to a UK registered pension scheme that does not provide you with benefits consistent with the law applicable to such schemes (for example, paying your entire benefits as cash, or paying any benefits at all before you reach age 55 unless due to ill health), any such payment made would also be an unauthorised payment and you will have to pay a tax charge of up to 55%.

You will need to check if the receiving scheme is a registered pension scheme and adheres to current UK pensions law and regulation. Legal & General cannot be held responsible for the consequences of registered pension schemes not administered by Legal & General making payments in this way. For more information, please visit the HMRC website [HMRC.gov.uk](https://www.hmrc.gov.uk).

### OVERSEAS TRANSFERS

If you would like to transfer to a Qualifying Recognised Overseas Pension Scheme you must contact us and we will send you the additional forms that need to be completed.

### OTHER INFORMATION AND HELP

If you are concerned about the possible tax implications of your transfer, please speak to a financial adviser. You can find one in your area by visiting [unbiased.co.uk](https://unbiased.co.uk). You should be aware that if you seek advice, your financial adviser may make a charge for their services.

Information that may assist you in deciding whether to transfer is available from the following authorities:

The Pensions Regulator  
Napier House, Trafalgar Place  
Brighton  
BN1 4DW  
Website: [thepensionsregulator.gov.uk](https://thepensionsregulator.gov.uk)

MoneyHelper  
Holborn Centre  
120 Holborn  
London  
EC1N 2TD  
Website: [moneyhelper.org.uk](https://moneyhelper.org.uk)

**IMPORTANT: If you decide to book a Pension Wise appointment yourself, you must return this form after your appointment (along with the other forms in this pack) otherwise we won't be able to process your request.**

## **Have you had your free appointment with Pension Wise?**

We recommend you take guidance or advice before transferring your pension pot. Pension Wise is a free and impartial government service, provided by MoneyHelper. This service is in place to help you understand what you can do with your pension money. Available if you're 50 or over, they offer telephone or face-to-face appointments with highly trained professionals. In your appointment you'll get:

- guidance on how to make the best use of your money (they won't give a recommendation)
- information about tax when taking money from your pension
- tips on getting the best option for you, including how to compare products, get financial advice and avoid scams.

There are a few ways to get pension guidance. Please review and answer the sections overleaf and return the signed form to:

Legal & General Assurance Society Limited  
Corporate Pension Claims  
Ground Floor Knox Court  
10 Fitzalan Place  
Cardiff  
CF24 0EB

**Please turn over to answer the questions on pensions guidance.**

**IMPORTANT: If you decide to book a Pension Wise appointment yourself, you must return this form after your appointment (along with the other forms in this pack) otherwise we won't be able to process your request.**

## PENSIONS GUIDANCE FORM

### Do you want Legal & General to book you an appointment with Pension Wise?

You can call us on 0345 935 0100 to book an appointment. Lines are open Monday to Friday, 9am to 5pm. Call charges will vary. We may record and monitor calls. You will need your national insurance number and preferred appointment dates. Alternatively, if you would like us to call you to arrange an appointment, please let us know the following:

Yes

☐

No

☒

Name: **MS K Daly**

Customer reference number: **2421737401**

Contact number:

Best time to contact you:

Email address:

### Are you going to book your own appointment with Pension Wise?

You can book a free Pension Wise appointment with them directly by calling 0800 100 166 or visit [moneyhelper.org.uk/nudge-public](https://moneyhelper.org.uk/nudge-public)

Yes

☐

No

☒

**IMPORTANT:** If you decide to book a Pension Wise appointment yourself, you must return this form after your appointment (along with the other forms in this pack) otherwise we won't be able to process your request.

### Have you already received guidance from Pension Wise?

Please remember if your circumstances or the value of your pension have changed significantly since you received guidance, you may benefit from receiving the guidance again.

Yes

☐

No

☒

### Have you received or will you be receiving financial advice from an adviser regulated by the Financial Conduct Authority?

A financial adviser can provide regulated advice and a personal recommendation (this usually comes at your own cost). You can find an adviser in your local area by visiting [unbiased.co.uk](https://unbiased.co.uk)

Yes

☐

No

☒

### Do you wish to proceed without pensions guidance or advice?

The decisions you make about your pension pot are important and financial advice or free guidance from Pension Wise could help you make a more informed decision.

Yes

☒

No

☐

Name:

Signature:

Date:

TOQNU001

**Scheme name:** WPL\_ LEGAL & GENERAL WORKSAVE  
PENSION PLAN

**Member's name:** MS K DALY



## RECEIVING SCHEME DECLARATION

To be completed by the receiving scheme Trustees / Administrators or pension provider administrator. Please do not separate the attached declarations. Please send these forms back together, once all have been completed.

The perforations are for office use only and should not be separated. Separation could cause the payment to be delayed.

The above-named individual has requested a transfer payment from a tax registered arrangement / scheme. It is a condition of continued tax registration that the transferring scheme is satisfied that the receiving arrangement is a tax advantaged arrangement to which transfers can be made. Please complete the following sections and provide the requested documentation:

1. Full name of receiving scheme:

RC Administration Limited (FNK SSAS)

2. The receiving scheme has been formally registered by HMRC (and formal registration has not been withdrawn in the interim):

YES



NO



(Please tick one box)

Receiving scheme HMRC Pension  
Scheme Tax Reference number  
(PSTR):

20006301RA

**Please provide us with documented evidence of granted approval as a registered scheme from HMRC. We will not proceed with the transfer without this evidence.**

3. The Act and section under which the  
receiving scheme has been registered:

Part 4 of the Finance Act 2004

4. Full address of Scheme Administrator:

1A Park Lane  
Poynton  
Cheshire  
SK12 1RD

**Please provide us with a screen print taken from HMRC Scheme Administrator pages confirming scheme details and Scheme Administrator.**

5. The Pension Regulator's reference  
number (PSR) for the scheme:

This is a one member scheme

**Please provide us with evidence that the Scheme has been registered with The Pensions Regulator.**

**Scheme name:** WPL\_ LEGAL & GENERAL WORKSAVE  
PENSION PLAN

**Member's name:** MS K DALY

### TYPE OF ARRANGEMENT TO WHICH THE TRANSFER IS TO BE MADE (PLEASE TICK APPROPRIATE BOXES)

☒ A. Occupational scheme registered under Part 4, Finance Act 2004

Name and address of Sponsoring Employer:

FNK Properties Ltd (Company number SC594458)  
4/3 33 Dalintober Street,  
Glasgow,  
Scotland,  
G5 8JZ

Date transferee joined employment of Sponsoring Employer:

16 / 04 / 2018

If transferee not employed by Sponsoring Employer,  
please provide details of the eligibility criteria for  
joining the Pension Scheme:

☐ Insured scheme - The transfer payment will be made direct to the receiving Life Office.

☒ Small Self Administered Scheme (SSAS)

☐ Mastertrust

☐ Collective Defined Contribution

☐ Public Service

☐ B. Personal Pension Scheme.

☐ Insured scheme - The transfer payment will be made direct to the receiving Life Office.

☐ Non-insured - Payment is to be made to authorised financial institution falling within one of the categories of s154 of the Finance Act 2004.

☐ Partly-insured – Payment will be direct to the receiving Life Office or the financial institution authorised to be a scheme provider.

☐ None of the above.

☐ C. Buy Out Policy

Transfer payment will be made direct to the receiving Life Office.

☐ D. Relevant Statutory Scheme.

☐ E. Other - Please provide separate details.

**Scheme name:** WPL\_ LEGAL & GENERAL WORKSAVE  
PENSION PLAN

**Member's name:** MS K DALY

### PAYMENT DETAILS (BACS)

Payment reference: PTI - Kim Daly

Scheme account  
payee name: FNK SSAS

Sort code: 23-05-80

Account number: 45484416

Bank name: Metro Bank

Branch address: One Southampton Row  
London  
WC1B 5HA

**If the receiving scheme is a Small Self Administrated Scheme (SSAS) please provide a copy of the schemes' bank statement evidencing the above bank details.**

Note: in accordance with HMRC guidance, it is not permitted for transfer payments to go via an independent broker except where:

1. the broker is the scheme administrator for the receiving scheme Trustees' bank account;
2. the transfer is to a Self-Invested Personal Pension and the independent broker is acting as the Appointed Scheme Administrator within the SIPP.

In the event that any of the above situations apply, the responsibility will be on the broker to ensure satisfactory evidence is supplied.

**Scheme name:** WPL\_ LEGAL & GENERAL WORKSAVE  
PENSION PLAN

**Member's name:** MS K DALY

### WE DECLARE AND CONFIRM THAT:

- A) the receiving scheme is registered with HMRC;
- B) the transfer is a recognised transfer;
- C) we will not take any action or omit to take any action which would result in an unauthorised payment;
- D) we will only use the transfer value to provide benefits permitted by registered pension schemes;
- E) we give Legal & General authority to approach and confirm the registered status of our scheme with HMRC; and
- F) this declaration is true and correct.

### WE AGREE AND ACKNOWLEDGE THAT:

- A) we will not take any action of any kind, and we have no claim or right of action, against Legal & General in connection with the transfer;
- B) Legal & General has no liability (actual or contingent) in respect of the transferred pension benefits.

Signature:



Date:

22 / 08 / 2023

Name:

Lisa Welton

Position held:

Administrator

Capacity in which this declaration has been signed - Please tick one box:



Scheme Administrator



Trustee



Third Party Administrator



Broker



Other (please give details)

Company name:

RC Administration Limited

Company address:

1A Park Lane, Poynton, Cheshire, SK12 1RD

Contact telephone  
number:

0330 311 0839

Email address:

info@rcadministration.com



**Scheme name:** WPL\_ LEGAL & GENERAL WORKSAVE  
PENSION PLAN

**Member's name:** MS K DALY

## MEMBER DECLARATION

*Please do not separate the attached declarations, please send these forms back together, once all have been completed.*

*The perforations are for office use only and should not be separated. Separation could cause the payment to be delayed.*

## THE LAST CONTRIBUTION

If you are an active member of the pension scheme it is possible that we may receive a final contribution after we have transferred your pension pot.

If you think there may be a final contribution due, you should contact your employer to inform them that you are transferring your pension pot and unless you are setting up a new one, then no more contributions should be deducted from your salary.

If we do receive a final contribution after you've transferred and you are not setting up a new pension pot with us we will try to pay it to your new pension provider. If they do not accept it we will pay it to you as a cash lump sum and tax charges will apply. In some cases the tax charges may be as high as 70%.

## MAKING FURTHER CONTRIBUTIONS INTO A LEGAL & GENERAL PENSION POT

If you or your employer intend to continue making contributions to a Legal & General pension pot after you've transferred, you'll need to speak to your employer, as a new pension pot will need to be set up to accept any future contributions.

## MEMBER DECLARATION FOR TRANSFERRING YOUR PENSION POT TO ANOTHER PROVIDER

### I DECLARE AND CONFIRM THAT:

- A) I have exercised my statutory right to require Legal & General to transfer my pension benefits to the receiving scheme.
- B) I understand that the receiving scheme is registered with HMRC.
- C) I have read and understood the regulatory leaflet, together with the regulatory information on [legalandgeneral.com/protectyoursavings](https://legalandgeneral.com/protectyoursavings), that Legal & General has given me.
- D) I have read and understood the 'Things To Consider When Transferring A Pension' and how this may impact me.
- E) I understand that, if the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted (i.e. before age 55), there is a serious risk of significant tax charges. There may also be a risk that the receiving scheme charges significant fees.
- F) I will not hold Legal & General responsible in any way and I will not seek any compensation, or seek any payment of any kind from Legal & General, and will not ask Legal & General to take any action in relation to any tax charges, any significant fees or any other losses of any kind which arise because of the transfer.
- G) I hereby discharge Legal & General Assurance Society Limited from any and all liability under this Scheme.
- H) This declaration is true and correct.

**Scheme name:** WPL\_ LEGAL & GENERAL WORKSAVE  
PENSION PLAN

**Member's name:** MS K DALY

### I AGREE AND ACKNOWLEDGE THAT LEGAL & GENERAL:

- A) does not know whether or not the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted.
- B) may carry out checks to establish whether the receiving scheme is registered with HMRC.
- C) may carry out checks to establish whether the transfer would be a recognised transfer for HMRC's purposes.
- D) may delay to make the transfer until it has satisfied itself that:
- i) the receiving scheme is registered with HMRC, and
  - ii) the transfer would be a recognised transfer for HMRC's purposes.
- E) will let me know if it requests additional information from the receiving scheme to satisfy itself of the facts described in D)(i) and (ii) above.
- F) will calculate the transfer value based on policy terms and conditions when it has received all the additional information and has satisfied itself of the facts described in D)(i) and (ii) above, OR
- G) will write to me if it has not satisfied itself of the facts described in D)(i) and (ii) above.
- H) will have no liability in respect of my pension benefits after it has made the transfer.

### Please tick as appropriate.

- ☒ I can confirm that I have not received financial advice in relation to this transfer
- ☐ I can confirm that I have received financial advice in relation to this transfer (please provide details in the boxes below)

Name of Financial Advisor:

FCA Registration Number:

Name of receiving scheme:

RC Administration Limited (FNK SSAS)

Member Signature:

Date:

/ /

Please provide a contact telephone number so that we may contact you to resolve any queries as quickly and efficiently as possible:

If you would like to receive regular updates by text messaging to your mobile phone, on the progress of your transfer, please tick this box:



Mobile  
number:

07719913295

Please be advised that SMS text messages are not a completely secure method of communication and there is a low risk that someone else could intercept messages.

## Private and Confidential

Ms K Daly  
4/3 33 Dalintober Street  
GLASGOW  
G5 8JZ

Date: 15 August 2023  
Account number: 2421737401

Dear Ms Daly

### WPL\_ LEGAL & GENERAL WORKSAVE PENSION PLAN Pension Benefit Statement

Welcome to your new simplified Pension Benefit Statement which shows the value of your savings, an indication of what your savings may be worth, and what income you could buy when you reach your nominated retirement age.

### What's changed?

As a result of new regulations requiring a simpler Pension Benefit Statement, we've made the following changes:

- The statement is a maximum of 2 pages long to ensure the information is presented in a clear and concise manner.
- The income shown, known as an annuity, won't increase and is payable for the rest of your life only. You can consider other income options when you start taking your pension savings.

### Current market conditions

Current volatile market conditions (ups and downs) are expected to continue for some time to come. However, investments are for the long term and history suggests that, after markets go down, they will go back up at some point. Therefore you should consider all options before making any financial decisions regarding your retirement pot. Please visit [legalandgeneral.com/uncertain-times](https://legalandgeneral.com/uncertain-times) for more information.

### Beware of scammers

It's illegal to cold call someone about their pension, so bear this in mind if someone contacts you unexpectedly. Be particularly wary of people that claim to be approved government advisers and try to persuade you to take money from your pension. For more information about scams and the warning signs to look out for, please see the Pension Scams leaflet provided with this statement or view it at [legalandgeneral.com/mya](https://legalandgeneral.com/mya) in the 'Your Documents' section.

### Why have I received this?

Your annual benefit statement gives you a yearly view of your pension savings and any changes or charges. This can help you plan for the future you want.

### What do I need to do?

It's good to review your pension regularly and this is a reminder to read the statement, check your details, register for online access and if the time is right consider increasing your contributions.

### Contact us



**0345 070 8686**

Open Monday to Friday

8.30am to 7.00pm

We may record and monitor calls.

Call charges will vary.



[legalandgeneral.com/mya](https://legalandgeneral.com/mya)



Legal & General  
Workplace DC Pensions  
10 Fitzalan Place  
Cardiff  
CF24 0TL

## Manage Your Account – online access

Your online account lets you manage your pension pot, see how much it's worth and view how your investments are performing at any time, not just once a year. You can update your personal details so we can keep in touch no matter your circumstances, as well as access planning tools to help plan for your future.

### Registering is quick and easy to do.

- If using a PC, laptop or tablet, visit [legalandgeneral.com/mya](https://legalandgeneral.com/mya) and update your details including your account number at the top of this letter. When submitted, we'll send you an email with an activation link to complete your registration.

## Peace of mind

We have an Independent Governance Committee (IGC) in place to protect the interests of members of workplace pensions. You can find out more about the IGC by visiting [legalandgeneral.com/igc](https://legalandgeneral.com/igc)

If you'd like a copy of this pack or any other item of our literature in larger print, Braille or in audio format, please call the phone number on the front of this letter detailed under 'Contact Us'.

Yours sincerely

**DC Pensions Customer Service**

## Fighting Climate Change

We're already making a difference by using sustainable paper and envelopes and continue to look at new greener ways of printing. However, we'd like to go one step further and move to digital documents, if you'd like to support us and you haven't already, please go to your online account and go paperless.

**Legal & General (Portfolio Management Services) Limited.** Registered in England and Wales No. 02457525. We are authorised and regulated by the Financial Conduct Authority.

**Legal & General Assurance Society Limited.** Registered in England and Wales No. 00166055. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office for both companies: One Coleman Street, London, EC2R 5AA.

# Welcome to your Pension Benefit Statement



**Pension Scheme** WPL\_ LEGAL & GENERAL WORKSAVE PENSION PLAN

**Member name**

Ms K Daly

**Retirement date**

1 May 2037

**Statement date**

14 August 2023

**Account number**

2421737401

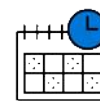
## Your statement shows you three things:



How much money you already have in your plan



How much money you could have on your retirement date



What you can do to give yourself more money in retirement



## How much money you already have in your plan

**£62,185.94**

Money added by your employer and investment growth/loss (less charges and withdrawals)

+

**£0.00**

Money you've transferred from other pension schemes

=

**£62,185.94**

This is the total amount in your plan on 14 August 2023

## Last year

**The total amount in your plan on 14 August 2022** **£61,450.02**

### This year (15 August 2022 - 14 August 2023)

	Money out	Money in
Your employer has added*		£2,903.16
Your investments have decreased in value by	£1,977.27	
Charges paid†	£189.97	

**The total amount in your plan on 14 August 2023** **£62,185.94**

If you asked to transfer your money to another pension scheme on 14 August 2023, we would have transferred<sup>^</sup> £62,185.86

### More information

You can find example illustrations which show you how the charges affect the value of your plan at [legalandgeneral.com/igcillustrations](https://legalandgeneral.com/igcillustrations)

To understand more about how we are managing climate-related risks and opportunities please visit [legalandgeneral.com/tcfd](https://legalandgeneral.com/tcfd) where you can find consistent information about investments including a core set of carbon-related measures.

For information on how we invest your money, view your fund fact sheets online at [legalandgeneral.com/mya](https://legalandgeneral.com/mya) or on your scheme website.

Payments received within two working days of the statement end date, may not be included in the total values but are included in this years' saving breakdown.

\* If you're making contributions through salary sacrifice or SMART, these are included in your employer's contributions.

† Charges are made up of £24.69 for the cost of running your plan, and £165.28 for managing your pension investments (including any transaction costs you may have incurred).

You can find more about transaction costs at [legalandgeneral.com/transactioncosts](https://legalandgeneral.com/transactioncosts)

The charges for managing your pension investments differ depending on the fund you're invested in and they're reflected in the fund price. You'll find details of these charges in the fund factsheets online at [legalandgeneral.com/mya](https://legalandgeneral.com/mya) or your scheme website.

Transaction costs associated with managing your investments are included in your statement when available. On this occasion the information available to us was not complete, so we may have excluded transaction costs completely or only included some of them. This means you may have incurred additional costs. You can find more about transaction costs at [legalandgeneral.com/transactioncosts](https://legalandgeneral.com/transactioncosts) or you can contact us for more information.

<sup>^</sup> The difference between your total fund value of £62,185.94 and your total transfer value of £62,185.86 is the outstanding estimated charges of £0.06, which were due when producing the statement. The way we calculate fund values and transfer values means they may differ by a few pence.



## How much you could have aged 65 years on 1 May 2037



Your plan could  
be worth  
**£97,800**

### You can use the money in your plan in lots of ways

This is an illustration if you  
took a tax-free cash lump  
sum and turned the rest  
into a guaranteed income  
for life, called an annuity.



A tax-free  
cash lump sum of  
**£24,400**

+



That income  
could be worth  
**£4,310** a year

### Things to remember

- The table on the right shows where your plan was invested on 14 August 2023, and the annual growth rate we use when projecting each fund. The growth rates allow for inflation.
- The projection has assumed an inflation rate of 2.50% each year, this reflects that prices will rise over time.
- We worked these figures out on 14 August 2023. We've based our projections on the basis that no further contributions will be paid.
- The statement shows just one of the ways you could use your money by taking a cash lump sum and getting a regular income from an annuity. Please see the Supporting Information Document for more information about the projection assumptions we've made, and options available for accessing your savings at [legalandgeneral.com/pbsinformation](https://legalandgeneral.com/pbsinformation).
- The income is paid in advance each month for the rest of your life only, with a guarantee to pay it for at least five years, even if you die before then. The income based on the assumed options won't increase during your lifetime.
- The illustrated amount may not be the income you can get at the time you decide to take your benefits. It will depend on the value of your plan and the cost of buying an annuity at the time.
- You should regularly review your investment strategy to make sure it's still suitable for you. You can find more information on Lifestyle Profiles, Target Dated Funds, the fund(s) available and where they're invested in the Fund Factsheets. Available online at [legalandgeneral.com/mya](https://legalandgeneral.com/mya) or your scheme website.

Fund name	Fund Growth Rate	Fund Value
Diversified Fund	3.9%	£62,185.94



## What you can do to give yourself more money for your retirement

You should think carefully and plan how you'll access your pension, including any other available pension pots and the State Pension, and whether you're saving enough to give you the retirement you'd like. We recommend you seek guidance or advice to help you understand your options.

### Where to go for help

If you're aged 50 or over, you can contact Pension Wise, a free and impartial service to help you understand your options for using your pension pot, so you can choose the right one for you. Provided by MoneyHelper, a government organisation, it offers clear and simple guidance online or over the phone.

Call **0800 138 3944** or visit [moneyhelper.org.uk/pensionwise](https://moneyhelper.org.uk/pensionwise) to book a free appointment for guidance, either face to face or on the phone.

For help in finding a financial adviser, visit [moneyhelper.org.uk](https://moneyhelper.org.uk) or [unbiased.co.uk](https://unbiased.co.uk). Advisers usually charge for their services.

If you need help in tracing lost pensions, please contact the Pension Tracing Service on **0800 731 0193**.

You can also use our retirement planner and retirement living standards tools to help you plan for your future at [legalandgeneral.com/mya](https://legalandgeneral.com/mya) or from your scheme website.

## Find out more about your plan

Remember to check the information we have about you is correct by logging on to your account at [legalandgeneral.com/mya](https://legalandgeneral.com/mya), where you can see the value of your savings at any time. Don't hesitate to contact us using the details shown in the letter.



If you would like a copy of this pack or any other item of our literature in larger print, Braille or in audio format, please contact our Customer Services Team using the contact details below.



## HOW TO CONTACT US.



Legal & General Assurance Society Limited  
Corporate Pension Claims  
Ground Floor Knox Court  
10 Fitzalan Place  
Cardiff  
CF24 0EB



**0370 165 9406**  
Helpline  
Open Monday to Friday  
8.30am to 7.00pm

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



[CorporatePensionClaims@landg.com](mailto:CorporatePensionClaims@landg.com)

Legal & General Assurance Society Limited  
Registered in England and Wales No. 166055  
**Registered office:** 1 Coleman Street, London, EC2R 5AA.  
This is also our head office in the UK.

We are authorised and regulated by the Financial Conduct Authority  
and the Prudential Regulatory Authority.

Statement generated on: 15 August 2023  
Q0060113 DC000844 May 2022