

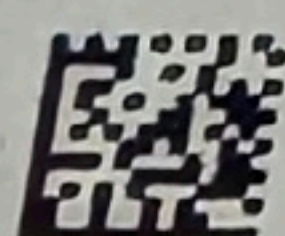


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The Trustees of Foremost Training
Directors Pension Scheme
21 Broomley Drive
Giffnock
Glassgow
Renfrewshire
G46 6PD

Customer Contact Centre

0345 880 0409

Plan Number

Various

Your Reference

845847610A

Contact Name

The Trustees of Foremost
Training Directors Pension
Scheme

2 January 2024

Dear Sir or Madam

Scheme name - Foremost Training Directors PP - 0772856

Enclosures: **Member benefit statements**

**References: 772856000002772856, 772856000007772856, 772856000001772856,
772856000003772856, 772856000004772856**

Please find enclosed the 2023 member benefit statements for the above mentioned scheme.

We have redesigned the statements to make it easier for members to understand the level of pension savings they have, how much money they could have on their intended retirement date and what they could do to give themselves more money.

We would remind you that trustees of schemes offering defined contribution (money purchase) benefits are now required to publish information on scheme costs and charges, why they represent value for money and how they might impact upon a member's pension savings on a publically available website. You must provide details of the website you have used to members as part of their annual statement.

Change to minimum pension age

We would like to bring to your attention a change to the minimum age at which pension benefits can be accessed.

Currently most people age 55 or over can access their pension benefits. This will continue to be the case until 5 April 2028.