

Claim form  
**Transfer**



**Section 1****Your details**Name **JOANNIS SAVVA**

Previous surname (if applicable)

Plan number **P11608-2A1-DL/001**Address **60 THE WOODLANDS  
LONDON**Postcode **N14 5RX**Daytime telephone number\* **01442 234057**Evening telephone number\* **01442 234057**

\*We may need to contact you to discuss the claim and if you provide your telephone number this will help to avoid any delays

**Section 2****Details of the receiving scheme**

Please note that, for the receiving scheme to accept the transfer, you must be a member of the receiving scheme.

Please tick the box to confirm the type of receiving scheme

- ☐ A pension scheme that was fully approved by HM Revenue & Customs (HMRC) before 6 April 2006 and became a registered pension scheme on that date under Chapter 2, Part 4 Finance Act 2004 (as amended)
- ☐ A registered pension scheme under Chapter 2, Part 4 Finance Act 2004 (as amended)

Please confirm the type of the receiving scheme, for example, Personal Pension scheme.

Is the receiving scheme contracted out? Yes ☐ No ☐

If yes, please confirm the ASCON number

**Section 3****Receiving scheme approval/registration**

What is the HMRC Approval/Registration number?

If the scheme does not have a HMRC Approval/Registration number, please confirm the type of scheme.



#### Section 4

##### Payment details

Cheque payable to\*

Address

Postcode

Reference

Contact name

\* This must be the provider/insurer of the receiving scheme or, if there is no provider/insurer, the scheme administrator (for example, trustees). If payment is to be made to the scheme administrator, documentary evidence showing the scheme administrator's link with the receiving scheme must be provided, for instance, a copy of the scheme's letter of approval/registration.

#### Section 5

##### Declaration

I/we authorise Zurich Assurance Ltd to pay the plan proceeds as permitted by the terms and conditions and as detailed in this claim form and any other supporting documentation.

I/we understand that

- the final transfer value will be calculated on the next valuation date following receipt of all documentation and information required

By signing this authority I accept that payment by Zurich is in full and final settlement of the claim and Zurich are under no further liability.

- I am not bankrupt and have not been since starting the plan.

To the best of my knowledge and belief all of the details Zurich hold about me and the contents of this claim form are true and complete.

Signature

Name in  
BLOCK CAPITALS

JOANNIS SAVVA

Date

DDMMYY





## Endorsement for Joannis Savva

**Plan number:** P11608-241-DL/001

**Endorsement date:** 6 April 2012

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This endorsement forms an integral part of your plan and should be attached to your plan schedule.

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The following changes are made with effect from the endorsement date shown above and they take precedence over any conflicting or contrary provisions contained in your plan's current terms:

1. If the plan is contracted out, it will cease to contract-out of the State Second Pension on a defined contribution basis from 6 April 2012.
2. Protected Rights (as defined in Section 10 Pension Schemes Act 1993) will become ordinary money purchase benefits. Within the plan, what were Protected Rights will be named "former Protected Rights".
3. If you retire on or after 6 April 2012, the plan will no longer be subject to the restrictions contained in Protected Rights legislation in respect of:
  - the type of pension annuity which must be set up when you retire, or
  - retirement on the grounds of serious ill-health.
4. If you die on or after 6 April 2012 there will no longer be a requirement that any remaining former Protected Rights provide a pension to any surviving spouse or registered civil partner. Instead it will be possible for your former Protected Rights to be paid in the same way as your ordinary money purchase benefits, though:
  - any nomination form covering the payment of lump sum death benefits from the former Protected Rights fund will be taken into account when the scheme administrator exercises any discretion that it has to distribute lump sum death benefits, and
  - any discretionary trust covering the payment of lump sum death benefits from the former Protected Rights fund will remain in force for that fund.
5. All other terms of the plan that affect Protected Rights will continue to apply to former Protected Rights on and after 6 April 2012.

### Explanatory notes

We have summarised the changes below:

1. This reflects the abolition of contracting-out on a defined contribution basis with effect from 6 April 2012.
2. Protected Rights will be renamed former Protected Rights.
3. Following the abolition of Protected Rights, there is no longer a statutory requirement for pension schemes to provide a survivor's pension or annuity on retirement or death where the member is married or in a civil partnership or to pay retirement or death benefits out in a different way to Non-Protected Rights.

Signed for Zurich Assurance Ltd on 15 February 2012.



**David Etherington**  
Director





000181 000360 Z2LS010A 1257755011

Mr J Savva  
60 The Woodlands  
London  
N14 5RX

APRS

How pension legislation changes  
will affect your plan.

Your Reference

Our Reference APRS1

Date February 2012

**Pension Plan Number: P11608-241-DL/001**

Zurich Assurance Ltd  
UK Life Centre  
Station Road  
Swindon  
SN1 1EL  
United Kingdom

Dear Mr Savva

Your pension plan includes payments made by the Government because you were 'contracted out' of the State Second Pension (S2P). These payments are held in your plan and called 'Protected Rights'.

Telephone 0870 850 4513  
[www.zurich.co.uk/life](http://www.zurich.co.uk/life)

From 6 April 2012, the Government is removing the choice to contract out of the State Second Pension and changing how existing Protected Rights benefits are treated.

We are changing your plan terms to reflect this greater flexibility and an endorsement is enclosed. We will also change plan statements to refer to Protected Rights as *'former Protected Rights'* and will continue to hold your Protected Rights units in the fund(s) you have already chosen. At retirement you will still be able to take part of your plan as tax-free cash.

Authorised and regulated by  
the Financial Services Authority  
for its life assurance, pension and  
investment products

### What does this mean for me?

These changes will affect you as follows:

- If we receive any contracted-out payments from the Government for tax years ending before 6 April 2012 we will invest them in the former Protected Rights part of your plan.
- After 5 April 2012, your former Protected Rights can be treated as ordinary scheme rights. This means there is no requirement to use the former Protected Rights part of your plan to provide a pension or annuity to a surviving spouse/civil partner on death or retirement.

Registered in England: No 2456671  
Registered Office  
UK Life Centre  
Station Road  
Swindon  
SN1 1EL

We may record or monitor calls to  
improve our service.

000360 Z2LS010A



Zurich Assurance Ltd  
UK Life Centre  
Station Road  
Swindon Wiltshire SN1 1EL  
Telephone : 01793 514514

000440 000754 Z2LS581A 1245877011

Mr J Savva  
60 The Woodlands  
London  
N14 5RX

**Please address any reply to:**

Dept Ref: L01  
Telephone: 0870 241 6950  
Fax: 0870 243 4809

February 2012

Dear Mr Savva

**Your Personal Pension Plan : P11608-241-DL/001**

**Are you thinking about taking your Protected Rights benefits within the next few years?**

If you are considering taking your Protected Rights benefits within the next few years, you should consider reviewing your choice of investment fund to see whether any changes might be advantageous.

**Protecting your funds**

Many of our customers who are approaching the point when they want to take benefits from their plans wish to avoid the risk of any short-term falls in the stock market or the impact of movements in interest rates. These can adversely affect the size of your pension fund at retirement and the level of pension income (annuity) you are able to receive. One way of reducing these risks is to switch all or part of your fund into either our Fixed Interest Deposit AP Fund or our Gilt-Edged AP Fund. You should also consider whether you want to change the investment link of future payments. Please ignore this letter if you have recently considered this issue.

The Fixed Interest Deposit AP Fund invests in short term investments such as bank and building society deposits. Its policy is to offer a high degree of security in the short term. However, this fund does not allow you to take advantage of stock market rises.

The Gilt-Edged AP Fund invests primarily in gilt-edged stocks to achieve a high overall return from an actively managed portfolio, taking advantage of short-term price movements as they occur. The value of this fund fluctuates in line with interest rates and provides some protection against falling annuity rates.

This letter is to remind you that switching existing funds and changing the investment link of future payments are two options offered by your plan. Switching existing funds is subject to a small charge which is deducted from your fund. Of course, we cannot advise on whether this would be appropriate for you at this time because this will depend on your personal circumstances and future investment conditions but, if you are planning to retire in the next few years, you should seriously consider the issue.

000754 Z2LS581A

PIGV010001C  
120205000017780

Zurich Assurance Ltd  
UK Life Centre  
Swindon SN1 1EL  
Telephone: 01793 514514



**Financial Adviser**

Mr J Savva  
60 The Woodlands  
London  
N14 5RX

Unity Mortgage Services  
Unity Mortgage Services  
Northway House  
1379 High Road  
London  
N20 9LP

Tel: 01707 642229

December 2011

01707642229

Dear Mr Savva

60,381-87

**Planholder** : J Savva  
**Personal Pension Plan** : P11608-241-DL

The annual review of your policy falls on 1 February 2012. We are pleased to enclose the number of units allocated and the projected retirement benefits.

The illustrations under this plan assume that you will retire at 65. Please let us know if you intend to take benefits at a different age (the minimum is normally age 55, the maximum is by age 75 under the terms of the plan).

If you have any queries, please contact your Financial Adviser or contact us by writing to the above address or by calling 0870 241 6950.

Yours sincerely

Client Services Division

20/2/2012  
60,412-?





**ZURICH**<sup>®</sup>

## *The Effect of Inflation on Your Pension*

### PERSONAL DETAILS

Plan Number : P11608-241-DL  
Planholder : Mr J Savva

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Inflation reduces what you can buy with your Pension. To give you an indication of what your Pension could buy when you retire, we have adjusted it for the effect of inflation.

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### Your protected rights pension in today's money

Your selected retirement date	28 April 2013
Your pension at 65	£2,380 a year

In other words, your pension will buy the same as £2,380 can buy today.

We have calculated your pension in today's money using these standard assumptions:

- Your retirement fund will grow at 7% each year.
- Future inflation will be 2.5% each year.
- Your pension will be paid at the start of each month for your lifetime and will increase by 2.5% each year.
- If you die after you have retired, your spouse will continue to receive half of the pension. For this purpose we have assumed that your spouse is 3 years younger than you.

Continued....

Zurich Assurance Ltd, authorised and regulated by the Financial Services Authority  
for its life assurance, pension and investment products.

Registered in England and Wales under company number 02456671.  
Registered Office: UK Life Centre, Station Road, Swindon SN1 1EL. Telephone: 01793 514514.  
We may record or monitor calls to improve our service.



Mr J Savva  
60 The Woodlands  
London  
N14 5RX

Please address any replies to:  
Retirement Options Team  
Dept ref : CSCPC PFF  
Telephone : 0870 241 6996

Date : 8 December 2011

**Your retirement: Claim now**

Dear Mr Savva

Plan holder: Mr Joannis Savva  
Plan number: P11608-241-DL001

Thank you for your recent request for a Pension Annuity quotation, which is enclosed. If you decide to go ahead, this letter and accompanying documentation provide everything you need to make a claim. Alternatively, you can still choose to take the open market option.

As Zurich doesn't specialise in providing Pension Annuities, we want to ensure you have ready access to Pension Annuities from an alternative provider who does. We have chosen Legal & General, a market leader in annuities, as our specialist provider.

We have compared the annuity rates from Zurich and Legal & General for the options you have chosen and find that a Pension Annuity from Legal & General would give you a higher income.

Once we have compared annuities from Zurich and Legal & General and found the best annuity rate provider for your choices, we will not make a further comparison, unless you ask us to.

If you smoke, are diabetic, have other lifestyle factors affecting your wellbeing, are in long term ill health, or have multiple sources of pension fund, you may be able to further increase your retirement income on the open market, or by contacting our specialist provider, Legal & General directly on their Pension Annuity Service helpline 0800 197 0840. We describe what this means in the 'Claim options available to you' document enclosed.

Details of your pension fund from this pension plan, are as follows:

- |                                 |            |
|---------------------------------|------------|
| • Current pension fund          | £60,345.68 |
| • Less tax-free cash required   | £15,086.42 |
| • Fund to buy a Pension Annuity | £45,259.26 |

CUSTOMER SERVICE  
01793  
514514

The fund is not guaranteed. The figures above assume an immediate annuity is taken.

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The quotation enclosed tells you what income you might get if you claim your pension fund now and buy a 'Pension Annuity' from Legal & General. The quotation is based on the figures shown above. None of these figures are guaranteed. We will confirm the final fund value when you send back your completed claim paperwork and supporting evidence.

The quotation enclosed assumes you will take an immediate Pension Annuity. If you don't want to do this, you should let us know your intended retirement date, by completing the claim form, or contacting us directly and we will send you an up to date quotation nearer this time.

You can of course choose to return your claim form closer to your intended retirement date. You should do this no later than 18 days beforehand to give us time to process your claim. We will then write to you with an up to date quotation and ask you to authorise us to proceed with the claim based on this.

You should compare our offer with the Pension Annuities available on the open market before making a final choice. You may be able to find a deal which provides a significantly higher income by shopping around.

The enclosed quotation is based on 25% of the fund value being paid as tax-free cash. The actual amount payable will depend on the fund value at retirement.

### Helping you decide

It's important you consider all the alternatives when deciding how you want to take your benefits. To help you decide, please follow these key steps:

- read the document called 'Claim options available to you'
- read the information in the brochures and leaflets we've enclosed
- if you are still not sure which option is best for you, please contact your financial adviser.

**Remember: You still have the right to an open market option.**

### Completing the forms

Once you have made your decision, it's important every form is completed correctly. To find out what forms you need and how to complete them, please follow these key steps:

#### A. Choosing Legal & General

1. Read the following documents in conjunction with 'Your Personal Annuity Quotation' from Legal & General:
  - 'Buying a Pension Annuity'
  - 'Key features of Legal & General's Pension Annuity'
  - 'Terms and Conditions'.



Before you complete the Zurich 'Retirement claim form' and the Legal & General's Pension Annuity 'Application Form', check that 'Your Personal Annuity Quotation' is still in date, because the quotation is only guaranteed for 18 days from the date it is produced. If it is out of date, please call us for a new quotation.

2. Please check you have followed the instructions provided and fully completed the relevant sections in each form. **This is important, because if either of these forms is missing or incomplete, it may mean a delay in you getting your money.**
3. As you complete each form, please tick the appropriate box on the checklist.
4. Once you're sure you've completed the forms correctly, please check you've signed and dated them.
5. Return both signed forms and any accompanying documents in the prepaid envelope provided.

#### **B Choosing any other option**

If you choose a different option to the Pension Annuity we offer, the 'Claim options available to you' documents will either tell you what form you need to complete, or what you need to do next and who to contact. For example

- you may want to use the open market option to choose an annuity with another provider.
- or, you may be able to consolidate several pension plans and improve the annuity offered with another provider on the open market.
- or, you may consider transferring to a drawdown pension plan, where you continue investing, but which provides more flexibility on how retirement income is taken.

**Please keep copies of all documents showing the choices you make.**

If you are still unsure about what retirement option best suits you, we provide a website <http://www.zurich.co.uk/atretirement> where you will find links to a number of impartial sources of information on retirement and a Legal & General link to more information on their Pension Annuities.

We strongly believe in the need for professional financial advice. If you need advice, please contact your financial adviser.

If you've any questions, please call us on 0870 241 6996, quoting the plan number. Our lines are open Monday to Friday from 8am to 6pm, excluding bank holidays - we'll be happy to help.

Yours sincerely



Sam Campbell  
Customer Services

Enclosed:    Claim options available to you  
              Your Personal Annuity Quotation  
              Zurich Retirement claim form  
              Legal & General's 'Buying a Pension Annuity'  
              Legal & General's Pension Annuity 'Application Form'  
              'Key features of Legal & General's Pension Annuity'  
              Legal & General's Pension Annuity 'Terms and Conditions'  
              Keyfacts about our services and costs  
              Could you get more income from your annuity? leaflet  
              Important information on Protected Rights  
              Prepaid envelope

Copy to:    Unity Mortgage Services

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## CHECKLIST: PENSION ANNUITY FROM LEGAL & GENERAL

Forms/Documents you must complete and return to choose this option

☐ **Zurich Retirement claim form**

Please complete all sections and provide any supporting evidence where required.

☐ **Legal & General's Pension Annuity Application Form**

Please fill in the quotation reference number from the Pension Annuity Quotation you want to choose on the cover, complete all sections and provide any supporting evidence where required.

Please sign and date both forms and return to us with any evidence required in the prepaid envelope.

Documents for you to read and keep

- **Claim options available to you**  
This reminds you of the retirement options available to you.
- **Your Personal Annuity Quotation**  
This is your Legal & General Pension Annuity quotation, based on your personal choices.
- **Legal & General's Buying a Pension Annuity**  
This explains what to consider and the choices you need to make when you buy your annuity.
- **Key features of the Legal & General's Pension Annuity**  
This provides summary information about the Legal & General annuity.
- **Legal & General's Pension Annuity Terms and Conditions**  
This provides the detail of the Legal & General Pension Annuity and should be read in conjunction with the key features.
- **Keyfacts about our services and costs**  
This explains the services Zurich are able to offer you.
- **Could you get more income from your annuity? leaflet**  
This explains more about whether you could qualify for a higher annuity rate.
- **Important information on Protected Rights**  
This highlights important changes which will take place on 6 April 2012.

## Claim options available to you

### A Pension Annuity from Legal & General

We have checked the annuity terms offered by both Legal & General and Zurich based on your Pension Annuity choices and find that a Legal & General Pension Annuity will provide you with a higher income.

We've enclosed a number of documents and forms about the Legal & General Pension Annuity in this pack. Please refer to the checklist headed 'Pension Annuity from Legal & General' to help you understand what they all are and what you need to do with them. If you choose to take your pension with Legal & General then the same document explains what you need to do next.

You need to be aware of this key information when choosing a Legal & General Pension Annuity:

- The annuity rates used in the quotations included in this pack are only guaranteed for 18 days so will expire on 26/12/2011. This date is also shown on 'Your Personal Annuity Quotation' enclosed. If we don't receive all correctly completed forms before this date then we'll need to send you another quotation and claim pack to complete and return, as this quotation will no longer be valid. It is very important therefore for you to reply before this expiry date if you want to accept the annuity rate in your quotation.
- If you smoke, are diabetic, have other lifestyle factors affecting your wellbeing, or are in long term ill health, you may be able to increase your annuity by discussing your personal circumstances with Legal & General directly. Please call the 'Legal & General Pension Annuity Service' helpline on 0800 197 0840 and they'll be happy to help. You should still consider the open market option as other specialist providers could offer a better deal.
- If you have a number of separate plans, you may be able to increase your annuity by consolidating them into a single fund to provide an improved annuity rate. Please call the 'Legal & General Pension Annuity Service' helpline on 0800 197 0840 and they'll be happy to help. You should still consider the open market option as other providers could offer a better deal.
- When claiming your pension benefits we assume you wish to take the whole pension fund unless you tell us otherwise.
- If you fail to provide any of the information required, it will delay us making payments to you.



#### **A Pension Annuity from another provider (by using the open market option)**

Although we introduce our pension customers to Legal & General, you can still select any annuity provider of your choice. If you select another annuity provider the fund value of this plan can be found in the quotation enclosed. You can use this fund value when contacting other annuity providers so they can provide you with a Pension Annuity quotation. This is called using your open market option.

Different annuity providers offer different types of annuities (including annuities for short terms of up to five years), different annuity rates, charging and pricing structures, which can all affect the final value of the income you receive. It may be possible to find an annuity that is more suitable to your personal circumstances with another provider. An option relevant to some may be an enhanced lifetime annuity or an impaired lifetime annuity. These types of annuity give a higher than usual income and may be offered to you if the provider considers your lifestyle or state of health has reduced the likely period of payment to below the average life expectancy.

If you want to take the open market option, please complete the appropriate section in the Zurich Retirement claim form enclosed. This is the only form you need to complete if you choose this option, but you must fully complete and return it to us in the prepaid envelope.

#### **A Pension Annuity from Zurich**

You can apply for an annuity from Zurich, although when we made our comparison check we found that a Zurich Pension Annuity would be lower than one from Legal & General.

To apply for a Pension Annuity from us, please call us so we can send you a Zurich annuity quotation based on your annuity choices. You must sign and date a copy of this, fully complete the Zurich 'Retirement claim form' enclosed with this claim pack and return both documents to us in the prepaid envelope also enclosed.

#### **A drawdown pension plan**

With a drawdown pension plan you can take an income directly from the plan, rather than buying a Pension Annuity, although you still have the option to buy a Pension Annuity at a later date.

Drawdown pension involves extra investment risk compared with buying a Pension Annuity straight away. For this reason it's only normally suitable if your total pension fund values are over £50,000 (after taking any tax-free cash), or if you have any other assets and sources of income to fall back on.

If you are interested in this option it's essential that you discuss this with your financial adviser. If you decide to take a drawdown pension your pension fund will need to be transferred into a different plan that provides drawdown facilities. Your financial adviser will tell you what you need to do next if you choose this option.

#### **Delay taking your pension income until a later date**

You can choose to delay taking your benefits until any date before you reach age 75 under the terms of your plan and leave your plan invested. If you want to delay taking your retirement income, please tell us your new intended retirement age.

**Protected Rights benefits**

The benefits can be taken on any payment frequency, but they must also include either no guarantee period, or a five year guarantee period and, if married or in a civil partnership, a 50% spouse's or civil partner's pension.

**Other things you may need to consider****Bankruptcy**

It is important to let us know if you have been declared bankrupt since taking out this pension plan, because we have a legal obligation to inform the Trustee in Bankruptcy/Official Receiver if you are taking your benefits. Please provide a copy of the bankruptcy order and let us know the full name, address and telephone number of the Trustee in Bankruptcy/Official Receiver if you've been declared bankrupt.

**Important information about the cash lump sum**

There are HM Revenue & Customs (HMRC) anti-avoidance rules around 'recycling' tax-free cash. If you use the tax-free cash sum from this plan to fund any contributions to any other registered pension scheme, the tax-free cash sum could be treated as an unauthorised payment and subject to tax of at least 40%. Ask your financial adviser if you're concerned this might affect you.

**Adviser information**

Commission will only be paid where you are the registered adviser on the pension plan and the customer has confirmed on the Zurich Retirement claim form that they have discussed their claim with you.



**keyfacts**<sup>®</sup>

## about our services and costs



Zurich Assurance Ltd  
Maturities and Claims - Individual  
UK Life Centre  
Station Road  
Swindon  
Wiltshire  
SN1 1EL

**1. The Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the services you are being offered and how you will pay for it.

**2. Whose products do we offer?**

- ☐ We offer products from the whole market.
- ☐ We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.
- ☒ We can only offer an annuity from Legal & General Assurance Society Limited and in limited circumstances an annuity from Zurich Assurance Ltd.

**3. Which service will we provide you with?**

- ☐ We will advise and make a recommendation for you after we have assessed your needs.
- ☒ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
- ☐ We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:
- conduct a full assessment of your needs;
  - offer advice on whether a non-stakeholder product may be more suitable.

#### 4. What will you have to pay us for our services?

Paying by commission (through product charges).

If you buy an annuity, we will normally receive commission on the sale from the product provider. Although you pay nothing to us up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower.

We will tell you how we get paid, and the amount, before we carry out any business for you.

#### 5. Who regulates us?

Zurich Assurance Ltd, UK Life Centre, Station Road, Swindon, SN1 1EL is authorised and regulated by the Financial Services Authority. Our FSA Register number is 147672.

Our permitted business for this service is arranging annuities.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

#### 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

... in writing	Write to:	Zurich Assurance Ltd Maturities and Claims - Individual UK Life Centre Station Road Swindon Wiltshire SN1 1EL
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... by phone	Telephone:	0870 241 6996
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If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

#### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Long term insurance business (eg. pensions and life assurance including annuities) is covered for at least 90% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.





## Your Personal Annuity Quotation

Reference No: 20120431844/S

The Financial Services Authority is the independent financial services regulator. It requires us, Legal & General, to give you this important information to help you to decide whether our annuity is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

### Annuitant's details

Name	Mr Joannis Savva
Sex	Male
Date of birth	28/04/1948
Residential postcode	N14 5RX

This quotation has been prepared assuming an annuity commencement date of 08/12/2011

### Annuity investment details

Total pension fund	£ 45259.26
made up of	£ 45259.26 protected rights
Annuity investment	£ 45259.26 non profit
Pension payable in the first year	£ 2343.48 in monthly payments of £195.29 in advance

See the non profit annuity summary for further details

Quote date: 08/12/2011

Print date: 08/12/2011

Please read with the key features document

Page: 1

LIC/5930227-054-31/NI/000

## Your Personal Annuity Quotation

Reference No: 20120431844/S

### Your non profit annuity summary

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Payment made to buy the pension	£ 45259.26
How much pension will I get in the first year?	£ 2343.48 This amount will be subject to income tax

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### Annuity options

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Will my pension increase in the future?

Your pension will not increase in payment

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What benefits will be paid out when I die?

Joint life option

Your pension will be paid for your lifetime  
If you are married or in a civil partnership when you die, a pension of 50.00% of your pension will be paid to your spouse or civil partner  
Once in payment, the spouse's pension will continue to be paid if she remarries, but will cease on her death

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Payment guarantee period

A payment guarantee period of 5 years has been selected  
If you die during the payment guarantee period your pension payments will continue to be paid until the end of that period

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### What are the charges?

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- We take account of charges when we set the annuity rate. There are no further charges for you to pay.
- 

Quote date: 08/12/2011

Print date: 08/12/2011

Please read with the key features document

Page: 2

LIC/5930227-054-31/NI/000



## Your Personal Annuity Quotation

Reference No: 20120431844/S

### How much commission will be paid?

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- For arranging this plan Legal & General will pay commission to Zurich Assurance Ltd. See commission payable below.
- The actual amount paid will depend on the size of the purchase money buying the annuity after any tax free cash has been taken.
- The pension annuity quoted takes into account the commission we pay.

<b>Commission payable</b>	<b>£1,584.07</b>
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- If you received advice about purchasing this annuity, your adviser may be eligible to receive a payment from Zurich Assurance Ltd for the advice given. In these circumstances, a proportion of the commission shown above will be passed to your adviser by Zurich Assurance Ltd. Your adviser will notify you separately of the details of the cost of their advice.
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### Important information

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- The annuity rate used in this quotation will be guaranteed until 26/12/2011 if all the other details remain the same.
  - If the annuity is purchased outside the quotation guarantee period, current rates will apply. As a result your actual pension payment may be less than the amount shown in this quotation.
  - If you require an annuity set up on a different basis from the one quoted for here, then a revised quotation will be issued. The annuity rate may be different.
  - **WARNING** - this policy has no cash-in value at any time.
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Quote date: 08/12/2011

Print date: 08/12/2011

Please read with the key features document

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