



UKC1/001/01/ALFC/1

[CLIENT_TTL] [CLIENT_CLIFOR] [CLIENT_CLISUR]
[ADDRESS_LINE1]
[ADDRESS_LINE2]
[ADDRESS_LINE3]
[ADDRESS_LINE4]
[POSTCODE]

Plan number[s]: [POLREF] , [POLREF] , [POLREF] , [POLREF] , [POLREF],
[POLREF] , [POLREF] , [POLREF] , [POLREF] , [POLREF] , [POLREF] ,
[POLREF] upto 12 max of same plan type
Plan type: [plan type long name]

Dear [CLIENT_TTL][CLIENT_CLISUR]

I'm writing to let you know about some changes we're making to your Royal London (formerly Scottish Life) pension plan(s) numbered above.

At this stage, you don't need to do anything.

I just wanted to let you know about the changes we're making to your plan(s) and to reassure you that the new pensions flexibility is available when you choose to take your retirement benefits.

Changes to your plan(s)

You'll have heard that, from April this year, the Government has given you more freedom and choice over how you can take your retirement savings from age 55. Rest assured, you can access this flexibility with Royal London.

I've enclosed a notice that details all the changes we're making to your plan(s). You should keep this safe along with your terms and conditions in case you need to refer to it in the future.

We're also making some changes to the lifestyle strategy you're invested in. I've enclosed a leaflet which explains what the changes are and why we're making them.

The importance of advice

When you come to make a decision about what you'd like to do with your retirement savings, you should speak to your financial adviser.

Need more information?

If you'd like to find out more about the changes, or you have any questions, please call us on **0845 60 21 872** or visit **royallondon.com/retirementoptions**

Yours sincerely

Isobel Langton
CEO Royal London Intermediary

0845 60 21 872
Mon – Thu, 8.00am – 6.00pm
Fri, 8.00am – 5.00pm

PO Box 413
Royal London House
Alderley Road
Wilmslow
SK9 0EN

**royallondon.com/
retirementoptions**

August 2015

i Your client reference

[CUSTOMER_REF]

Please tell us this number if you contact us.

i In this pack you'll find

- Fund Change Information leaflet
- Endorsement notice
- We've changed our look leaflet

i Important Information

Scottish Life has rebranded to Royal London. This means we've adopted a new name, along with a new look and feel. However, everything that made Scottish Life great remains the same - our award-winning service, products and people. To find out more, speak to your financial adviser or visit **royallondon.com/welcome**

? Need a financial adviser ?

If you don't have an adviser, you can find details of advisers in your area by visiting **www.unbiased.co.uk/find-an-adviser**. Advisers may charge you a fee for advice and you should confirm any cost beforehand.

i Government service

A free and impartial pension guidance service is available called **Pension Wise** to help you understand your choices. To find out more visit **www.gov.uk/pensionwise** or call 0300 330 1001 between 8am to 10pm every day.

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