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[CLIENT\_TTL] [CLIENT\_CLIFOR] [CLIENT\_CLISUR]  
[ADDRESS\_LINE1]  
[ADDRESS\_LINE2]  
[ADDRESS\_LINE3]  
[ADDRESS\_LINE4]  
[POSTCODE]

**Plan type: [Full product name]**  
**Plan number: [POLREF]**

Dear [CLIENT\_TTL] [CLIENT\_CLISUR]

You'll have heard that in April 2015 the Government introduced more flexibility over how you can take your retirement savings. This new flexibility is normally available when you reach age 55.

I'm writing to let you know about changes we're making to your Royal London pension plan[s] numbered above to cater for this new flexibility.

### **Changes to your plan(s)**

- More flexibility over how you can take your retirement savings.
- We've increased the ways you can take income from your plan[s].
- We've increased the ways benefits can be payable to your beneficiaries from your plan[s] when you die.
- We've also made some changes to the lifestyle strategy you're invested in. The enclosed Target lifestyle strategy fund change leaflet explains what the changes are and why we've made them.

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

Find out more about the changes at: [royallondon.com/retirementoptions](http://royallondon.com/retirementoptions).

### **The importance of advice**

You don't need to do anything now, but when you want to review your retirement income options or the beneficiaries under your plan, you should speak to your financial adviser.

Yours sincerely

Isobel Langton  
CEO Royal London Intermediary

**0345 000 0000**  
Mon – Fri, 9.00am – 5.00pm

Royal London House  
Alderley Road  
Wilmslow  
SK9 0EN

[royallondon.com/  
retirementoptions](http://royallondon.com/retirementoptions)

February 2016

### **i Your reference**

[Customer reference]

Please tell us this number if you contact us.

### **i In this pack you'll find**

- Endorsement notice
- 'Know your retirement options' leaflet
- 'Target lifestyle strategy fund change' leaflet

### **? Need a financial adviser ?**

If you don't have a financial adviser, you can find details of one in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

### **i Government service**

The Government has set up a free and impartial pension guidance service called Pension Wise to help you understand your retirement choices. The service is available online, by telephone or face-to-face to people over age 50. You can get further details online at [www.gov.uk/pensionwise](http://www.gov.uk/pensionwise) or call 0300 330 1001 between 8am and 10pm every day.

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