



9805/ORYX/UK1-1/001/01/1

[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]

I previously wrote to you about the changes made to your plan[s] to give you more flexibility over how you can take your retirement savings from age 55.

I'm now writing to let you know about some more improvements we're making to your Royal London pension plan[s] numbered above.

Changes to your plan(s)

- We've increased the ways you can take retirement 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. You don't need to do anything, but 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.

The importance of advice

If 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
- 'Pensionwise' 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.

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 in the enclosed leaflet, online at www.gov.uk/pensionwise or call 0300 330 1001 between 8am and 10pm every day.

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