NEW FEATURES OF YOUR ANNUAL STATEMENT

WELCOME TO YOUR 'NEW LOOK' ANNUAL STATEMENT FOR 2018

We have made some changes to your annual statement. This is to ensure we continue to provide you with the key information to help you make informed decisions about the plan or plans you have with us.

Some of the changes we have made to your annual statement are outlined below. We hope they will improve your overall experience of understanding the activity that takes place on your plan or plans within the statement period. If you have any questions about your new statement, please call us on **0800 980 1258.**

1. Summary of money paid in and taken out

Your statement will show all money going in and out of each plan, with a breakdown by each fund.

2. Costs and charges section

To clearly show any costs and charges that apply to your plan or plans.

3. List of payments (or contributions) you have made to all plans

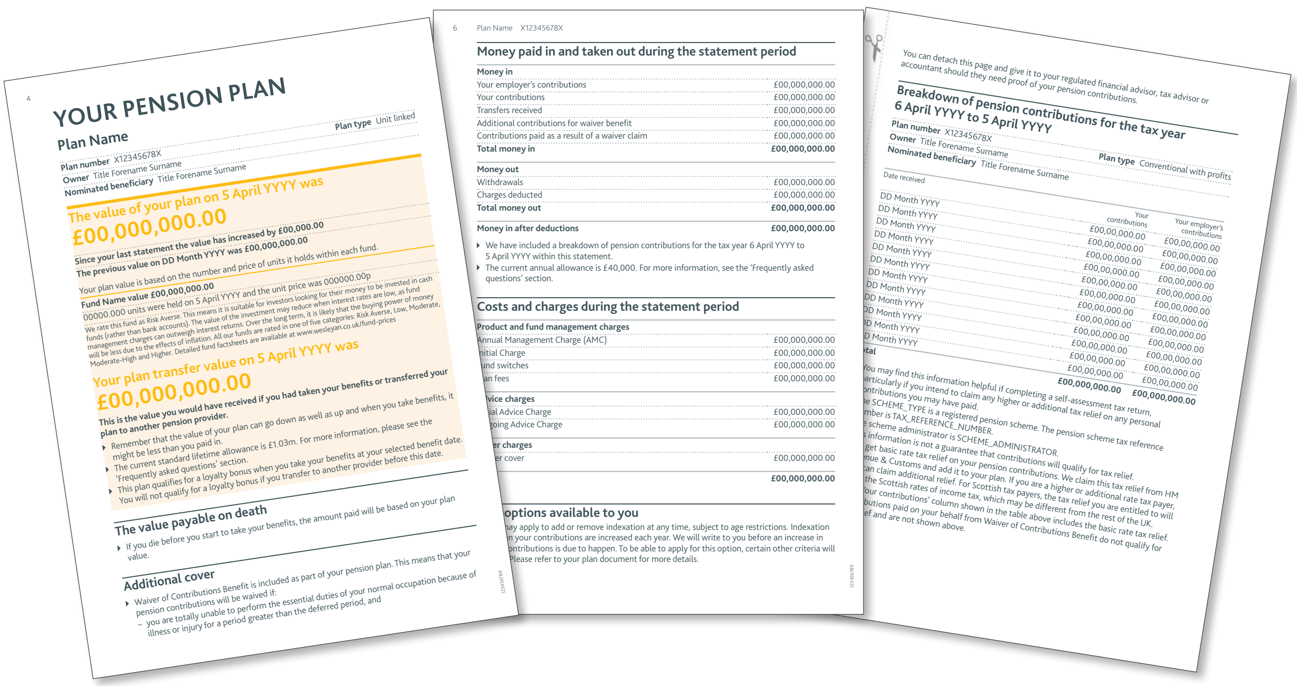
If you have a pension plan with us, you will notice that we have included a page which shows the contributions you have made. The page can be detached and given to your regulated financial advisor, tax advisor or accountant. This will mean that you won't receive a separate document through the post from us.

4. Improved customer experience

We have used clear and jargon-free language, with definitions and explanations where needed. We have changed the term 'policy' to 'plan' to keep this consistent across all our conversations with you going forward. We have made key messages more prominent and improved the flow of information to make the document easier to read.

5. One statement for Stakeholder Pension Plan and other annual statement plans

If you have a Stakeholder Pension Plan and hold another plan, where you receive an annual statement, we will now only send you one document to cover all of these plans.



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we are all about you

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