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IMPORTANT DOCUMENT – PLEASE READ

WESLEYAN PERSONAL PENSION PLAN

WESLEYAN

we are all about you

KEY FEATURES OF THE WESLEYAN PERSONAL PENSION PLAN

The Financial Conduct Authority is a financial services regulator. It requires us, Wesleyan Assurance Society, to give you this important information to help you to decide whether our Personal Pension Plan 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.

Helping you decide

This document gives the main points about the Wesleyan Personal Pension Plan. It doesn't explain all the definitions or include all the terms and conditions. That information is in the Plan Document which we send you when we accept your application. If you would like a copy, please contact our head office.

Your Wesleyan Financial Consultant will give you a personal illustration.

If you are saving for retirement, it shows how much your plan might be worth on the date you choose to start taking the benefits. This is called the 'selected benefit date'.

If you are selecting benefits, your personal illustration shows the impact this will have on your pension pot.

Its aims

To invest your money in a tax-efficient way and to provide you with income, cash, or both, now or in the future.

Your investment

- ▶ You can make regular contributions (monthly, quarterly, half-yearly or yearly) or pay in at least one lump sum.
- ▶ Alternatively, or in addition, you can transfer money in from another pension pot.
- ▶ You should regularly review your contributions and investment strategy.

Risks

- ▶ The value of your pension pot can go up and down and its value, when you take benefits, might be less than you paid in. There are no guarantees.
- ▶ The pension investment funds you choose from have different levels of risk. The risk profile of your investments will therefore depend on your choice of funds.
- ▶ The charges may increase.
- ▶ The tax rules which apply to your plan could change.
- ▶ Income withdrawals will reduce the value of your pension pot, particularly if investment returns are poor or high levels of income are being taken.



Risks (continued)

- ▶ If you make withdrawals from your pension pot to provide an income and you live longer than expected, your pension pot may run out.
- ▶ The choices that you make when you start to take benefits from the plan may have tax implications and will be irreversible.
- ▶ If you start this plan with a lump sum contribution and you cancel in the first 30 days, you may get back less than you invested if the value of your investments has fallen by the time we receive your Cancellation Notice. (This is a form we send to you with your documentation.)

Questions and answers

Who can take out a Wesleyan Personal Pension Plan?

You can take out a Wesleyan Personal Pension Plan if you are a UK resident for tax purposes.

Is the Wesleyan Personal Pension a stakeholder pension?

No, it isn't. A stakeholder pension is a type of personal pension which has to meet certain standards set by the Government, such as how much it costs and its terms and conditions. The Wesleyan Personal Pension doesn't meet all of those standards. A stakeholder pension may meet your retirement needs at least as well as a personal pension.

Who can pay into my Wesleyan Personal Pension Plan?

- ▶ Both you and your employer (if you have one) can pay into your plan.
- ▶ Anyone else can pay into the plan on your behalf.
- ▶ You can transfer money from other pension plans into your Wesleyan Personal Pension Plan.
- ▶ Contributions (both regular and lump sums) cannot be accepted after age 75, although transfers in from other pension schemes can be made at any time (including after age 75).

How much money can be paid into my plan?

- ▶ Each tax year you can pay in up to £3,600 or 100% of your relevant UK earnings.
 - If you're employed, your relevant UK earnings are the income you receive from your employer in a tax year, including any bonuses, commission and benefits in kind (for example, private medical insurance or a company car).
 - If you're self-employed, your relevant UK earnings are the income you receive in a tax year from carrying out your trade, profession or vocation.
 - HM Revenue and Customs (HMRC) set the above limits. They apply to the total contributions you pay, and any that are paid on your behalf, into all of your pensions. They don't apply to any contributions your employer pays or any money you transfer from other pensions into this pension plan.
- ▶ If you pay monthly contributions, you need to pay £150 or more into your plan. You can increase your monthly contributions by £50 or more at any time.
- ▶ If you pay yearly contributions, you need to pay in £1,800 or more. You can increase your contributions by £600 or more at any time.
- ▶ If you pay a lump sum contribution, it must be for £5,000 or more. You can pay in extra lump sum contributions of £1,000 or more at any time.
- ▶ We can arrange for your monthly and yearly contributions to increase automatically, each year, in line with the growth in weekly average earnings. We use information produced by the Office for National Statistics to work out how much your contribution will go up by, two months before your plan's anniversary. The minimum increase is 5% and the maximum is 15%.
- ▶ We won't accept any contributions which we know will take you over the Annual Allowance or the Money Purchase Annual Allowance (MPAA) if it applies to you. (Please see 'How much can be paid into all of my pension plans annually without having to pay a tax charge?'.)
- ▶ You must tell us within 30 days if you stop earning money that you have to pay UK income tax on or you stop being a UK resident.

What about tax relief on contributions?

- ▶ You will get basic rate tax relief (currently 20%) on the contributions you pay into your plan. We claim the tax from HMRC and add it to your plan.
- ▶ So, if you want to put £1,000 into your plan, you pay us £800 and we claim £200 back from HMRC and add it to your plan.
- ▶ If you're a higher- or additional-rate tax payer, you may be able to claim further tax relief through your self-assessment tax return.
- ▶ If your employer pays into your plan, they may get tax relief on the contributions they make as a business expense.
- ▶ From April 2018, we will claim tax relief for Scottish taxpayers at the Scottish basic rate of income tax.

How much can be paid into all of my pension plans annually without having to pay a tax charge?

- ▶ HMRC set a maximum amount that you (or someone else on your behalf) can pay into pension plans in any tax year without incurring a tax charge. This is called the 'Annual Allowance'.
- ▶ The Annual Allowance is £40,000 for the tax year starting 6 April 2018.
- ▶ The Annual Allowance will be reduced if you have adjusted income of more than £150,000. If this applies to you, your Annual Allowance will be reduced by £1 for every £2 income over £150,000, down to a minimum of £10,000.

Adjusted income is described as gross income plus:

- employer contributions to a money purchase pension plan (a type of pension where the income you get depends on how much you have paid in, or someone else has paid in on your behalf, and how well your investments have performed, such as a personal or stakeholder pension).

- the value of employer contributions to a defined benefit pension scheme (a type of pension where the income you get depends on your salary and how long you have paid into the plan), and
 - the individual's personal contribution under a net pay arrangement.
- ▶ In some circumstances, you can also carry forward any annual allowance you haven't used from the previous three tax years and use it in the current tax year.
 - ▶ If you pay in more than the Annual Allowance, you will have to pay an annual allowance tax charge.
 - ▶ For money purchase pension plans the Annual Allowance includes:
 - all the contributions you pay, and
 - all the contributions anyone else pays, including those from your employer.
 - ▶ For defined benefit pension schemes, the Annual Allowance includes the increase in the value of your benefits. The NHS Pension Scheme and the Teachers' Pension Scheme are both defined benefit pension schemes.
 - ▶ The contributions paid into money purchase pensions and the yearly increase in your benefits under defined benefit pension schemes is known as the pension input amount. For the purposes of the Annual Allowance, the Wesleyan Personal Pension Plan runs from 6 April one year to 5 April the following year. This means your pension input for the year ending 5 April is the amount you (or someone else) have put into your plan during the previous 12 months.
 - ▶ When you start taking retirement income or taxable cash sums from your plan, you may trigger the MPAA. This limits the amount you can pay into money purchase pensions and receive tax relief to £4,000 in each tax year. We will write to let you know if this happens.

Can I transfer pension pots from other pension schemes into my plan?

Yes, you may be able to transfer in other pension pots. The value of each pot which you transfer in must be at least £10,000. See the section 'How much money can be paid into my plan?'

Where is my money invested?

You can invest in up to 12 funds at any time. Your money buys 'units' in the funds you choose.

Your Wesleyan Financial Consultant will:

- ▶ talk to you about how much risk you want to take with your money
- ▶ explain what you might get back when you invest and also the risks of each of the different funds
- ▶ help you choose the funds which meet your investment needs, and
- ▶ give you fund fact sheets which explain what each fund aims to do and its risk profile.

The fund or funds your money is invested in do not have to pay income or capital gains tax.

What happens if I stop regular contributions to my plan?

- ▶ You can stop contributing to your plan at any time. However, this will affect how much you will have to support you in your retirement.
- ▶ You can stop paying into the plan altogether or take a payment break.
- ▶ If contributions stop, the money you have already paid into your plan stays invested.
- ▶ You can start paying contributions again at any time before you are age 75, although this would be subject to any conditions laid down at that time.

Can I switch my money between funds?

Yes, you can move your money into one or more different funds at any time. You can make up to 12 fund switches in any 12-month period.

If you switch out of the Pension With Profits Fund, we may apply a Market Value Reduction (MVR). This is an adjustment which reduces how much you get back at certain times (for example, when share prices are generally low). There is more information in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)' which your Wesleyan Financial Consultant will give you or you can get a copy from our website.

What is lifestyling?

The key objective of lifestyling is to enable you to enjoy the prospect of good investment returns over the long term, whilst reducing risk in the five-year period before you are due to start taking benefits. This is done by gradually switching those investments you have already built up in certain funds, and any future contributions, to our lowest risk fund as you approach your selected benefit date.

Our lowest risk fund is currently the Risk Averse Fund – this is a cash fund which invests in bank deposits and other money market instruments.

Lifestyling is automatically included in your plan and starts five years before your selected benefit date.

We will write to you shortly before lifestyling starts.

If you do not require lifestyling you must tell us.

Lifestyling will apply if:

- ▶ you have invested in our 'Moderate-High Risk/Reward' or 'Higher Risk/Reward' range of funds, and
- ▶ at least one of these funds has a value of £250 or more.

Once in lifestyling, you do not need to do anything as your funds will be gradually switched once a year to our lowest risk fund.

You can opt in or out of lifestyling at any time to suit your needs.

What are the benefits of lifestyling?

- ▶ Peace of mind that your investment risks will be gradually reduced as you approach your selected benefit date.
- ▶ Some protection against significant falls in stock markets in the five-year period before you are due to start taking your benefits.

The following table shows where your money is invested after each switch:

Number of years to your selected benefit date	Percentage of your money invested in our Moderate-High or Higher Risk/Reward range of funds	Percentage of your money invested in our Risk Averse Fund (lowest risk fund)
5	80%	20%
4	75%	25%
3	66.7%	33.3%
2	50%	50%
1	0%	100%

If you continue to make payments to our 'Moderate-High Risk/Reward' or 'Higher Risk/Reward' funds within five years of your selected benefit date, they will be invested as follows:

Number of years to your selected benefit date	Percentage of your money invested in our Moderate-High or Higher Risk/Reward range of funds	Percentage of your money invested in our Risk Averse Fund (lowest risk fund)
5	80%	20%
4	60%	40%
3	40%	60%
2	20%	80%
1	0%	100%

What else do I need to consider?

If you are the sort of person who, despite the risks, may prefer a more adventurous approach to investing even as you approach retirement, then lifestyling may not be right for you.

The lifestyling process is based on the greater stability of investing in cash funds rather than the stock markets. However, as the process is automated there is no consideration of current market conditions and so, by moving out of stock markets into a cash fund through lifestyling, you could potentially miss out on strong capital growth in the five years before you start to take your benefits.

Lifestyling removes the need for you to make investment decisions. If you want a more hands-on approach to planning for your retirement or if you are close to retirement and intend to take the Flexi-Access Drawdown Option, the lifestyling feature may not be appropriate for you.

How much can I build up in my pension plans in total without having to pay a tax charge?

- ▶ The total amount that you can build up in all of your pension plans without paying an additional tax charge is called the 'Lifetime Allowance'. The Lifetime Allowance for the tax year starting 6 April 2018 is £1.03 million.
- ▶ Different types of pension plans are valued in different ways for the lifetime allowance.

What happens if the value of my pension plans is higher than the lifetime allowance when I take my plan benefits?

If your pension savings are worth more than the lifetime allowance, you may have to pay a lifetime allowance charge on the amount above the allowance. This charge is:

- ▶ 55% if you take your pension savings as a lump sum, or
- ▶ 25% if you take your pension savings as a taxable income. (You will then have to pay tax on the income as you would normally.)

You may be able to reduce the lifetime allowance charge if you have applied for and kept one of the lifetime allowance protections offered by HMRC. For more information about lifetime allowance protection, please talk to your Wesleyan Financial Consultant.

When can I take the benefits from my Wesleyan Personal Pension Plan?

- ▶ We ask you to choose the date you would like to take your benefits when you take out the plan. This is called your selected benefit date.
- ▶ You can take benefits at any time from age 55, even if you're still working.
- ▶ You can change your selected benefit date at any time.
- ▶ You don't have to take any benefits at your selected benefit date and there is no age limit by which you must start taking benefits. You can even leave the benefits completely untouched during your lifetime so that your pension pot is used to provide benefits for your beneficiaries on your death.
- ▶ However, if there is still money in your plan at age 75, this must be tested against the lifetime allowance on your 75th birthday and this may result in a tax charge.
- ▶ If you are investing in the Pension With Profits Fund, we guarantee that an MVR will not apply when you take benefits on your selected benefit date.
- ▶ An MVR is an adjustment which reduces how much you get back at certain times (for example, when share prices are generally low).

- ▶ An MVR may apply if any of your money is invested in the Pension With Profits Fund and you take benefits either before your selected benefit date or within 12 months of changing your selected benefit date.

How much will my pension pot be worth when I take my benefits?

The value of your pension pot when you take your benefits will depend on:

- ▶ how much money has been paid in
- ▶ how long the money has been invested for
- ▶ how well your investments have performed
- ▶ how much money has previously been withdrawn, and
- ▶ the charges taken out.

What are my benefit options?

- ▶ There are a number of ways you can take benefits from your plan.
 - You can use some or all of your pension pot to buy an annuity from an annuity provider which provides you with a guaranteed income for life.
 - You can take some or all of your pension pot as cash.
 - You can take the Flexi-Access Drawdown Option which allows you to take regular income or occasional withdrawals whilst your pension pot remains invested.

Buying an annuity

- ▶ You can use some or all of your pension pot to buy an annuity from an annuity provider. Up to 25% of the pension pot can be taken as tax-free cash.
- ▶ An annuity provides you with a regular guaranteed income, normally until you die.
- ▶ You pay tax on income from an annuity at your highest rate, just like you do on your salary.
- ▶ There are many types of annuity available and many different annuity providers.
- ▶ For example, if you want to provide an income after your death to your spouse, you can choose a joint-life annuity.

- ▶ You should shop around for the best deal. This is known as the 'open market option'.
- ▶ You could get a better rate if, for example, you are poorly, have certain medical conditions or are a smoker.

Selecting the Flexi-Access Drawdown Option

- ▶ With the Flexi-Access Drawdown Option, your pension pot stays invested while you draw a variable income from it. You continue to benefit from any investment growth on your remaining pension pot.
- ▶ With this option, you must use your entire pension pot which should be worth at least £30,000.
- ▶ If you continue paying contributions or transfer in money from another pension, you can select the option again at any time, irrespective of the size of your pension pot. Each time you select the Flexi-Access Drawdown Option, you must use the entire pension pot.
- ▶ You can take up to 25% of your pension pot tax-free.
- ▶ If you don't need immediate income, you can take your tax-free lump sum and delay taking income.
- ▶ The minimum regular income withdrawal is £100 a month, £300 a quarter, £600 every half year or £1,200 each year.
- ▶ The minimum occasional withdrawal is £500. You can take up to six occasional withdrawals a year.
- ▶ You can stop or start your income at any time. Income is paid on a set day each month.
- ▶ You pay income tax on any regular and occasional withdrawals at your highest income tax rate, just like you do on your salary. The additional income could push you into a higher tax bracket.
- ▶ When you take any income, the MPAA is triggered. This limits the amount you can pay into money purchase pensions and receive tax relief to £4,000 each tax year.
- ▶ The MPAA is not triggered if you take tax-free cash only.
- ▶ If you are investing in the Pension With Profits Fund, an MVR may apply if you take regular or occasional withdrawals.

Taking some or all of your pot as cash

- ▶ You can withdraw some or all of your pension pot as cash when you need it. The minimum amount you can withdraw is £500 and you can take up to six withdrawals a year.
- ▶ Up to 25% of each amount you withdraw is tax-free. The balance will be taxed at your highest income tax rate.
- ▶ Any withdrawal you make could push you into a higher income tax band.
- ▶ Other than in limited circumstances:
 - If you are under age 75, you will only be able to take a cash sum up to the level of the lifetime allowance.
 - If you are over age 75, you must have some remaining lifetime allowance to be able to do this. (See section 'How much can I build up in my pension plans in total without having to pay a tax charge?'.)
- ▶ When you withdraw cash, the MPAA is triggered. This limits the amount you can pay into money purchase pensions and receive tax relief to £4,000 each tax year.
- ▶ If you take your whole pension pot in one go, your plan will close. It cannot be restarted and will provide you with no further pension benefits.

Can I transfer my plan?

Yes, you can transfer the value of your plan to another pension provider at any time.

If you have any money invested in the Pension With Profits Fund, we may apply an MVR which will reduce the value of your pension pot.

What happens if I become ill?

- ▶ If you have to give up work before the age of 55 because you're injured or ill, you may be able to take the benefits from your plan early.
- ▶ If you are diagnosed with a terminal illness before age 75 and have less than 12 months to live, you can choose to receive your entire pension fund as a tax-free lump sum.

What happens if I die?

- ▶ We will pay the plan value as a lump sum taking account of your personal circumstances when you died and anyone you have previously said you wanted the money to go to. Alternatively, it may be possible for the value of your plan to be used to provide an income.
- ▶ If you die under age 75, the benefits are normally paid tax-free. If you die age 75 or over, the benefits will be taxable. The person who receives the money from your plan won't normally have to pay any inheritance tax on it.
- ▶ You can nominate who you want to receive the benefits. Whilst we will take your wishes into account, they are not legally binding on us.
- ▶ If you have money invested in the Pension With Profits Fund, an MVR may be applied in certain circumstances, for example if you die after age 75.

What are the charges?

We (Wesleyan Assurance Society) collect charges from your Wesleyan Personal Pension Plan to cover our costs in managing your plan and investments. If you have received advice from Wesleyan Financial Services (WFS) about your investment or you are opted into their Ongoing Advice Service (OAS), part of the charges we collect will also cover the costs of these services. We will take the necessary charges from your plan and pay them to WFS.

We take:

- ▶ An Initial Charge (which covers the cost of any initial advice you receive from WFS) from each contribution, transfer in value or money moving into Flexi-Access Drawdown.
- ▶ An Annual Management Charge (AMC) which includes the cost of WFS providing you with ongoing advice (if you are opted into that service).

Your personal illustration shows how the charges may affect your plan.

We may increase our charges in the future. If this happens, we will write and tell you.

Initial Charge

The Initial Charge is usually up to 3% of each contribution (including any basic rate tax relief from HMRC), transfer in value or money moving into Flexi-Access Drawdown. We will confirm the amount of the Initial Charge on your personal illustration. We take the charge and invest the rest of the money in the fund or funds you have chosen.

Annual Management Charge (AMC)

In order to cover investment costs, most investment funds have what is known as an Annual Management Charge (AMC). This is a percentage of how much your plan is worth each year. We don't take the whole AMC at once – we split it up and take it over the year.

The amount of the AMC depends on the fund or funds that you invest in. For some funds, we apply an extra AMC which we work out when we set the unit price for that fund. Our fund fact sheets have more information about the extra charges. You can ask your Wesleyan Financial Consultant for copies.

The amount of AMC we will charge you is shown on your personal illustration.

Paying for ongoing advice

Your Annual Management Charge includes the cost of the OAS that Wesleyan Financial Services provide. If you opt out of the OAS, we will reduce your AMC by 0.5%.

We may change our charges at any time but we'll only do this when it is reasonable and we'll tell you about any changes as soon as we can. There is more information about when we can change our charges in your Plan Document.

Summary of our current charges

Initial Charge (this covers the cost of any initial advice which WFS provide)	We take up to 3% of each contribution or transfer in value and we take up to 3% of money moving into Flexi-Access Drawdown. Where you have been advised by WFS to pay in a contribution or transfer in a pension pot and immediately take the Flexi-Access Drawdown Option, we will take 3% of the initial contribution and/or transfer. We will waive the charge on moving into Flexi-Access Drawdown provided this happens within 12 months of your application.
Annual Management Charge (this includes the cost of the OAS which WFS provide if you are opted into this service)	Each year, we take 1.5% of how much your plan is worth. (Of this, we take: 0.5% of the plan value by cashing in units monthly, and the remainder (1.0%) on a daily basis over the year). If you opt out of the OAS, the AMC on your plan will be 1% of how much your plan is worth. (We split this charge up and take part of it every day over the year before we set the unit price.) For some funds, we apply an extra AMC which we work out when we set the unit price for that fund.

How can I find out how my plan is doing?

You can:

- ▶ check the yearly statement we send you
- ▶ call our helpline on 0345 351 2352 for an up-to-date valuation, or
- ▶ visit our website (www.wesleyan.co.uk). You need to register your details with us to see the value of your plan online.

Can I change my mind?

Yes, you can change your mind within 30 days of receiving your plan documentation. We will send you a Cancellation Notice which you must fill in and return to us.

If you pay a one-off contribution and ask us for your money back in the cancellation period, you may get back less than you invested if the value of your investments has fallen by the time we receive your Cancellation Notice.

If you want to cancel a transfer into this plan, you have 30 days from the date we write and tell you that we have processed your request to transfer. We will ask the other pension provider for the money 30 days after writing to you. We will buy units using the unit price on the next working day after we receive the money you transfer in.

The first time you choose the Flexi-Access Drawdown Option, you can change your mind within 30 days of your request. No income or cash will be paid to you during this period and your money will remain invested.



Other information

How to complain

We do everything we can to make sure we always give you the best possible service. If you are unhappy with any part of the service we have given you, and want to complain, you can contact us in the following ways.

- ▶ Speak to our Customer Relationship Centre on 0800 092 1990. Our lines are open from 8.30am to 6.30pm, Monday to Friday and from 9am to 2pm on Saturdays.
- ▶ Complete the online contact form which can be found by visiting our website www.wesleyan.co.uk
- ▶ Email the Complaints Team at complaints@wesleyan.co.uk
- ▶ In writing to the address below:

Complaints Team
Risk and Regulatory
Wesleyan Assurance Society
Colmore Circus
Birmingham B4 6AR

You can also fax your letter to us on 0121 200 9210.

If, after receiving our response, you're still not happy, you can contact:

- ▶ the Pensions Advisory Service (TPAS) if your complaint is about how we have dealt with this plan,

or

- ▶ the Financial Ombudsman Service if your complaint is about how we sold you this plan.

The Pensions Advisory Service (TPAS)

11 Belgrave Road
London SW1V 1RB
Phone: 0300 123 1047.
Fax: 020 7592 7000.

Email: enquiries@pensionsadvisoryservice.org.uk
Website: www.pensionsadvisoryservice.org.uk

TPAS may refer your complaint to the Pensions Ombudsman.

The Pensions Ombudsman
11 Belgrave Road
London SW1V 1RB
Phone: 020 7630 2200.
Fax: 020 7821 0065.

Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Phone: 0800 023 4567 or 0300 123 9123.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Complaining to the Ombudsman won't affect your legal rights.

Law and taxation

The law of England applies to this plan. The information in this document is based on our understanding of current tax rules. They may change in the future.

Compensation

If we can't meet our financial obligations to you, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) under the Financial Services and Market Act 2000. You can get details of the scheme from the FSCS at:

FSCS
PO Box 300
Mitcheldean
GL17 1DY

Phone: 0800 678 1100.

Phone: 020 7741 4100.

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk

How to contact us

If you have any questions, please call us on 0345 351 2352

- ▶ Our lines are open from 8.30am to 6.30pm, Monday to Friday and from 9am to 2pm on Saturdays. We may monitor our calls to improve our service.
- ▶ Fax us on 0121 200 2971
- ▶ Write to us at:
Wesleyan
Colmore Circus
Birmingham B4 6AR
- ▶ Visit our website at www.wesleyan.co.uk

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For further information, please call 0345 351 2352
Or visit: www.wesleyan.co.uk

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