

SCOTTISH WIDOWS

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Miss Holden

Your Pension Benefit Statement

Enclosing your Scottish Widows pension benefit statement for this year with this letter.

Your statement will show you:

- any payments you have made to your plan in the statement period,
- any withdrawals that you have taken from your plan in the statement period,
- your plan value at the end of the statement period.

Providing for your retirement has become more important than ever. It may be a good time to think through the level of income you're likely to want and whether you need to do more now to help achieve this.

As you get closer to your Chosen Retirement Age to explain the options available to you at that time.

You should talk to your financial adviser about assessing whether you're paying enough into this plan to meet your own future needs. If you have any other queries please phone us on the number shown on your enclosed statement.

We will send you an update each year on how this pension plan is helping meet these needs. To make sure you continue to receive it, please let us know of any changes to your address or your other personal details by completing and returning to us the enclosed form.