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Mrs RK Goldman
2 Water Lilies
Bristol
UK
BS11 0GJ

Our ref: CS/RETIREMENTS
08 September 2023



Your Retirement Options – take action

Dear Mrs Goldman

Abbey Life - Company Pension for Directors & Executives
407212001H Rachel Kelly Goldman

These letters contain important information to help you take your retirement benefits. It's important that you read both these letters and consider all your options. Use them and Pension Wise, a service provided by MoneyHelper, to help you make the decision that's right for you.

We are pleased to enclose retirement quotations for your proposed retirement date of 08 September 2023.

This letter provides a summary, whilst the accompanying Retirement Pack provides more details of the available options. You should also shop around to find the best possible retirement option for you. The Shopping Around guide in the enclosed MoneyHelper booklet explains how to do this.

Everyone retiring with a defined contribution pension scheme (one that builds up a pot to pay a retirement income based on contributions from you/or your employer, and investment returns) will be offered free and impartial guidance from the Government. We strongly recommend you take advantage of this guidance service, called Pension Wise, to help you understand your retirement options.

Pension Wise will give you:

- **Personalised guidance** on how you can take your pension savings.
- An **appointment with a pensions expert** (either face to face or over the telephone) to explain what options you have.
- Information on **how much tax you will pay**.
- Tips on **shopping around** for the best deal.

The Pension Wise guidance is provided by:

- MoneyHelper over the telephone.
- Citizens Advice (CA) by face to face appointments.
- HM Treasury via online guidance.

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Go to the Pension Wise website www.moneyhelper.org.uk/pensionwise or call them on 0800 138 3944.

Pension Wise will provide you with guidance only. If you feel you need further help, you should seek advice from a financial adviser. Phoenix Life cannot give and is not authorised to give you any financial advice.

If there is anything you would like to discuss concerning this information pack you can call us on 0345 6003 649. Our lines are open 9:00am to 5:00pm Monday to Friday, excluding bank holidays.

We enclose some information which you may find useful:-

- **Summary of your policy:** details the type of pension you have, the current value and the transfer value available for transfer to another provider.
- **Retirement Risk Warnings:** explaining the key risks you need to consider. These are based on the information provided in the 'Summary of your policy' such as retirement date and whether any guarantees apply.
- **Information on Pension Wise:** a government service that offers free, impartial guidance on the options to access your pension savings.
- **Information on Pension Scams.**
- **MoneyHelper booklet.**

What are your Retirement Options?

There are many different ways you can take your retirement benefits. Below is an outline of the options and there is more information about them in the accompanying booklet and Retirement Pack. The Retirement Pack also explains **what you might lose** if you don't tell us what you have decided to do by your selected retirement date. Once you know what you want to do, please get in touch with us and let us know.

a) Postpone taking your retirement benefits

Commonly referred to as deferring, you do not need to do anything with your retirement fund yet. You can leave it with us and we will contact you again at least 6 months before your new selected retirement age. Deferring does not stop you from taking your benefits at any time between now and your new selected retirement age.

b) Taking smaller retirement funds as a lump sum (Commutation)

If the total pension funds held under this scheme and any other occupational pension scheme in respect of this employment is £10,000 or less, you may be able to cash it in, regardless of any other pension savings you have. This is made up of a 25% tax free lump sum with the remaining 75% subject to income tax. The enclosed quotations give an indication of the amount that you may receive (this is shown as Commutation for smaller pension funds if applicable). If you think you might like to do this, please ask us for further details.

c) Flexible access to your pension fund

You can take your full fund as a lump sum. This is called an Uncrystallised Funds Pension Lump Sum. This is usually made up of a 25% tax free lump sum with the remaining 75% subject to income tax. More details are contained in the attached Retirement Pack.

Other flexible payment options, which are not offered by Phoenix Life, e.g. Flexi Retirement Income (also known as a drawdown product – where you reinvest all or some of your pension pot into funds specifically designed to provide an income), may be available to you offering greater flexibility. These options are set out in the enclosed MoneyHelper booklet.

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Yours sincerely

Client Services Division

Summary of your policy details
Retirement Risk Warnings
Retirement Benefits Quotations
Occupational Pension Scheme Questionnaire
Deferring Retirement - Request to Defer Form
MoneyHelper booklet
Pension Wise letter
Pension Scams Leaflet

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Summary of your policy

Plan holder	Rachel Kelly Goldman
Pension policy number(s)	407212001H
Selected Retirement date	23 May 2026
Employer's Name	Your True Colours Ltd
Pension type	A defined contribution Occupational Pension Scheme

Your Retirement fund values as at 08 September 2023

Retirement fund	£8,427.43
Retirement fund transfer value	£8,427.43

These values are not guaranteed. Prices vary daily and the value of your pension pot can go down as well as up.

Are you saving enough to meet your needs in your retirement?

We recommend you regularly review your pension savings and investment choices and seek independent financial advice to ensure you are saving enough to meet your needs at retirement and that your investment choices are right for you.



HM Government

Pension Guidance

Deciding what to do with your pension savings can be complicated. Pension Wise is a government service that offers you tailored guidance (online, over the telephone or face to face) to explain what options you have and help you think about how to make the best use of your pension savings. Before you make a decision on what to do with your pension savings we strongly recommend you to use this service or speak to your financial adviser. To receive free and impartial guidance go to www.moneyhelper.org.uk/pensionwise or call 0800 138 3944.

Retirement Risk Warnings – what you need to consider

You should consider the following factors when reviewing your pension savings. When you decide to take your pension savings, we will provide you with risk warnings specific to the option you choose.

- **Pension Scams.** Please be aware that investment scams exist. You should be careful where you invest your money and make sure you know who you are dealing with. If you have any doubts about an adviser, firm or investment scheme you can check the Financial Services Register www.register.fca.org.uk or call the consumer helpline on 0800 111 6768 to check whether a company is authorised by the Financial Conduct Authority to give pension advice. Please refer to the enclosed leaflet for further details on protecting yourself from scams.
- **Making your income last.** The money you have saved into your pension will have to last for the rest of your life, meaning you will need to use your money in a way that will last for your lifetime. Bear in mind prices go up and necessities become more expensive.
- **Reduction in your savings allowance.** It might not be in your best interests to access your pension savings right away. If you do access your funds then you could limit how much you will be able to put into your pension(s) in a tax efficient manner.
- **Means Tested Benefits & Debts.** Taking money from your pension may reduce or remove entitlement to any means tested benefits you receive, for example Income Support, Pension Credit, Housing Benefit. If you owe money your pension fund is usually protected from creditors. However, once a payment is taken from your pension fund, any creditors may have a claim on this.
- **Choosing Your Provider.** As your pension is held by an insurance company you are protected by the Financial Services Compensation Scheme in the unlikely event that your provider becomes insolvent. If you transfer out of this scheme you could lose this valuable protection. Different products have different features so shop around for the best deal. Failure to shop around could result in your retirement income being lower.
- **Keeping Investments under Review.** It is important that you review your investments and make sure that they match your retirement aims, for example, if you are invested in a cash fund, inflation (the increase in the general level of prices of goods and services) could erode your income over time.
- **Tax.** You are usually entitled to 25% of your pension savings tax free with the remaining 75% subject to income tax. If you are still working or have other income, money you take out of your pension could push you into a higher tax bracket. If you take out large amounts you could end up with a large tax bill.
- **Protected tax free cash sum.** You may be entitled to a tax free cash sum of more than 25% of your retirement fund. This entitlement is usually lost if you transfer your pension savings to another provider.

Phoenix Life
100 Holdenhurst Road
Bournemouth
BH8 8AL

Client Line
0345 6003 649
Lines open between 9am and 5pm Monday to Friday
(excluding bank holidays)

Textphone (for deaf callers only)
0345 6000 355



PHOENIX LIFE

Mrs RK Goldman
2 Water Lilies
Bristol
UK
BS11 0GJ

Our ref: CS/RETIREMENTS
08 September 2023

Retirement Pack

Dear Mrs Goldman

Abbey Life - Company Pension for Directors & Executives
407212001H Rachel Kelly Goldman

The pension fund you have built up with us won't automatically pay you an income when you retire. You will need to decide how to take your benefits at retirement. You do not have to select an option with Phoenix Life. You should shop around as another provider/company could offer options more appropriate to your needs.

This is an important decision about your future and we recommend that you discuss the options available to you at retirement with Pension Wise and/or a Financial Adviser. Pension Wise is a free and impartial government service that helps you understand what you can do with your pension fund. We recommend you visit the Pension Wise website at **www.moneyhelper.org.uk/pensionwise** to see what the service offers and to begin to understand your available options. To book a telephone or face-to-face appointment visit the Pension Wise website or call 0800 138 3944. Phoenix Life cannot give, and is not authorised to give, you any financial advice.

WARNING – What happens if you (or your new provider/company) do not contact us before your selected retirement date of 23 May 2026.

The pension fund you have built up with us won't automatically pay you an income at your selected retirement date. In accordance with the terms and conditions of the policy, if we do not receive your instructions by your selected retirement date, we will automatically leave your retirement benefits as they are. Simply contact us when you want to take your benefits.

The remainder of this pack provides information to guide you through the retirement process and for ease of use has been divided into the following sections:

- | | | |
|-----------|---|--|
| Section 1 | - | Retirement Benefits Quotations |
| Section 2 | - | Tax-free lump sum option (the amount of cash set by law that you can take at retirement free of tax) |
| Section 3 | - | Buying an annuity (retirement income product) |
| Section 4 | - | Transferring your benefits to another company (The Transfer Value Option) |
| Section 5 | - | Flexible Access to your pension fund |
| Section 6 | - | Deferring Retirement (Leaving your retirement benefits as they are) |

Section 7	-	Commutation for smaller pension funds (Taking the fund as a cash lump sum)
Section 8	-	Tax-free lump sum and Commutation Payment
Section 9	-	Life Assurance attached to the policy stated above
Section 10	-	Lifetime Allowance (The maximum value of pension savings that you can build up without incurring a tax charge when you draw out your savings as cash or pensions)
Section 11	-	Important – What you need to do now
Section 12	-	Other information and relevant publications

1) Retirement Benefits Quotations

Enclosed are example quotations which show annuities with us on the following basis;

- **Single-life basis**, payable monthly in advance, guaranteed for 5 years and lifetime thereafter, **remaining level**.
- **Single-life basis**, payable monthly in advance, guaranteed for 5 years and lifetime thereafter, **escalating at 5%** per annum.
- ***Joint-life basis** with 50% spouse/civil partner's pension, payable monthly in advance, guaranteed for 5 years and lifetime thereafter, **remaining level**.
- ***Joint-life basis** with 50% spouse/civil partner's pension, payable monthly in advance, guaranteed for 5 years and lifetime thereafter, **escalating at 5%** per annum.

*Where we don't hold the spouse/civil partner's date of birth, we have assumed that they are 3 years older than you.

These quotations are provided to give you an indication of the amount of income an annuity with us could pay each year and alternative quotations are available on request. The quotations also provide details of the tax-free lump sum, Open Market Option, Transfer Value and Uncrystallised Funds Pension Lump Sum amounts.

The amounts in the quotations are not guaranteed. The actual benefits will be based on the health and lifestyle information you provide, along with the value of your pension fund and the annuity rates at your selected retirement age or the date on which all necessary documentation is received by Phoenix Life, if this is later.

If you are in serious ill health and have been diagnosed as having less than 12 months to live, please also contact us on 0345 6003 649, as different options may be available to you.

2) Tax-free lump sum option

You can usually take up to 25% of your total pension fund as a lump sum. This is tax-free. It may be possible to pay a higher tax-free lump sum than 25% from any pension fund built up before 6 April 2006. This will depend on whether a higher tax-free lump sum would have been calculated under previous legislation. If you haven't already done so, please complete and return the enclosed Occupational Pension Scheme (OPS) Questionnaire so that we can check whether a higher tax-free lump sum is available to you.

Normally, the rest of your pension fund, after deduction of the tax-free lump sum, must then be used to buy an annuity or another form of income, with income taxed as you receive it. However, if you are eligible for a tax-free lump sum greater than 25% you may also be eligible to take the rest of your pension fund as a cash lump sum providing this is £10,000 or less. This cash lump sum is known as a commutation payment and it is only available if certain eligibility conditions are met. The whole of this commutation payment is subject to tax. If, on receipt of your completed OPS Questionnaire, we establish that you are eligible for a higher tax-free lump sum we will check to see whether you are also eligible for a commutation payment in respect of the remaining pension fund. We will let you know more about these options once we receive the completed OPS Questionnaire.

The tax-free lump sum and commutation payment must be taken at the same time or, if you are not eligible for the commutation payment, the tax-free lump sum must usually be taken at the same time you buy your retirement income product but this may depend on the product chosen.

3) Buying an annuity (retirement income product)

Please remember, you do not have to buy an annuity.

If you do want to buy an annuity, you can buy it from us or from any provider by using the Open Market Option. The annuity options available and the amount of income you receive from your annuity will vary between different providers so it's a good idea to do some comparisons before making a decision, as you could get a higher income. **This is not always the case but it is always worth checking before you buy.**

It is important to consider your needs carefully as the annuity options you choose to add will reduce the amount of income that you receive, and can't be changed once your annuity has started.

Generally, the more options you add, the more it will cost, so the lower your retirement income will be. However, some options will hardly affect your income at all. It is important that you talk to Pension Wise and/or a financial adviser about this.

Example Annuity Options

Options	What does this mean?
Payment frequency	You choose at the outset how often you want to receive your income. It can be paid monthly, quarterly, half-yearly or annually.
In advance or in arrears	Payments can be made either in advance or in arrears. If, for example, you opt for monthly income and buy your annuity on 1st July and you receive your payment on that day, you are being paid in advance. If your first payment is not made until 1st August, you are being paid in arrears.
Level or escalating	An escalating annuity is one that increases each year. Choosing this option will result in a lower starting income compared to having a level annuity. Different providers offer different rates of escalation. An annuity escalating at greater than 5% is only available on the Open Market.
Guarantee Period	These are guarantees made by the annuity provider that if you die within a set period of time, the money you would have received for the rest of that period will be paid as an income to your estate or other beneficiaries. If you do not choose a guarantee, your income will cease on your death (unless you have selected a joint life annuity).
Single or joint life	A single life annuity will only pay out during your lifetime. Choosing a joint life annuity means that, when you die, an income is paid to your surviving spouse / civil partner for the rest of their life. This is normally expressed as a percentage of your own income and can range from 1% to 100%. Dependant's annuities can also be provided.
With or without overlap – available only with a guarantee period	'With overlap' means that if you die within the guarantee period, the joint life annuity starts immediately and is paid in addition to the annuity payable under the guarantee. 'Without overlap' means that the joint life annuity does not start until the end of the guarantee period.
With or without proportion	This option is only available for annuities paid in arrears. When you die, an annuity with proportion will pay an amount proportionate from the last payment until the date of death.

Important: A dependant's annuity can only be paid to an individual who is –

- married to, or a civil partner of, the annuitant at the time when the annuitant's pension entitlement first arises or,
- a dependant of the annuitant, at the time when the annuitant's pension entitlement first arises and, at the date of the annuitant's death.

If you choose an annuity with us, to ensure that a joint annuity can be set up, we require supporting documents to evidence your dependant's legal relationship with you (or financial relationship if they are not your spouse or civil partner), along with the fully completed annuity application form.



To help you make your decision you can use the MoneyHelper's free online annuity comparison tool at www.moneyhelper.org.uk/guaranteed-income or call them on 0800 011 3797.

As set out above there are many different types of annuity, each designed to suit different personal circumstances. If you plan to buy an annuity, you should consider the following questions:

- **Are you married or do you have a partner or another dependant? Will they need an income if you die first?**
If so, you should consider a joint-life annuity, which continues to pay an income for both of your lives.
- **Do you smoke? Are you on any medication or do you have a medical condition?**
If so, you may be eligible for an enhanced annuity, which could pay you a much higher level of income based on your health or factors that affect how long you might live, such as medication you take, where you live, your occupation and whether you smoke. This is known as an enhanced annuity and if you are eligible for one, another provider could offer you a much higher level of income.
- **Do you want your income to increase over time to help keep up with inflation?**
If so, you should think about an escalating annuity, which starts lower but increases over time, or adjusts to rise with inflation.

You should be comfortable that you understand the choices that you are making before deciding whether to go ahead. We cannot provide you with any financial advice, so you may want to talk to a financial adviser before making your decision.

We can arrange a personalised retirement quote that will take into account your health and lifestyle factors and compare the whole of the annuity market to find the best product for your needs.

Warning - If you take your benefits before the normal retirement age you will lose any bonus under this policy.

4) Transferring your benefits to another provider (The Transfer Value Option)

You can transfer the value of your entire fund to another provider. If you select this option you do not have to take your pension income straight away. You can choose to allow your fund to remain invested with your new provider up to age 75 and in some cases beyond age 75, which Phoenix Life does not allow. As we do not offer all types of retirement options and benefits, transferring may offer alternatives more suitable for your individual needs. Some of the alternatives include, but are not limited to, flexible access payments (Uncrystallised Funds Pension Lump Sum), fixed term annuities, Flexi Retirement Income (also known as a drawdown product - where all or some of the pension pot is reinvested into funds specifically designed to provide an income), investment linked annuities and alternatively secured pensions.

Under this option, the whole amount is sent to the provider you have chosen, for them to pay the retirement benefits, including any tax-free lump sum under their plan.

If you wish to transfer your retirement fund to another provider please contact that provider in the first instance to establish their requirements.

Warning - If you take your benefits before the normal retirement age, you will lose any bonus under this policy.

5) Flexible Access to your pension fund

You can take your full fund as a lump sum. This is called an Uncrystallised Funds Pension Lump Sum. This is usually made up of a 25% tax free lump sum with the remaining 75% subject to income tax. The enclosed quotations give an indication of the amount that you may receive (this is shown as UFPLS if applicable).

The Uncrystallised Funds Pension Lump Sum payment is subject to Pay as you Earn (PAYE) taxation. Phoenix Life must decide the appropriate amount of PAYE tax from the payment before we send it to you. The quotation we have provided uses HM Revenue and Customs (HMRC) emergency tax rate.

Alternatively you do not need to take your entire retirement fund now. It may be possible to take a portion of your fund now and leave the remainder invested. This is also called an Uncrystallised Funds Pension Lump Sum. However, Phoenix Life does not offer this facility and if you wanted to access your funds in this way, you would need to transfer them to a provider who does allow it.

If you wish to exercise this option simply let us know by phoning our Client Line on 0345 6003 649 and request an application form.

WARNING - If you are considering accessing your pension funds in this way, you must remember that the taxable element of the payment could put you into a higher tax bracket, meaning that you may not receive as much money as you expect. You should seek advice if you need help regarding the income tax that you will need to pay. You can also find information on HMRC website at www.hmrc.gov.uk.

Annual Allowance

HMRC has set an Annual Allowance for the total payments that you and your employer can make to all your pension arrangements. This allowance is £60,000. For individuals with an income over £200,000 (excluding the value of any pension contributions), a lower Annual Allowance limit will apply. For further information, please refer to the HMRC website at www.hmrc.gov.uk. Any contributions made that exceed the annual allowance will not receive tax relief and are liable to a tax charge.

If you take any form of flexible access payment, from any pension plan, including an Uncrystallised Funds Pension Lump Sum, your annual allowance reduces from £60,000 to £10,000 with immediate effect.

You must notify any other pension provider that you have a pension plan with that you have received an Uncrystallised Funds Pension Lump Sum, within 91 days of receiving your payment.

More details regarding this can be found on HMRC website at www.hmrc.gov.uk.

6) Deferring Retirement

You can choose to take your benefits at any age up to age 75. This is known as 'deferring'. If you choose to defer we will contact you again, regarding your retirement options, at least 6 months before your new selected retirement age. Simply let us know either by phoning our Client Line on 0345 6003 649, or by using the Request to Defer form enclosed.

Deferring does not stop you from taking your benefits at any time between now and your new selected retirement date.

Note – HMRC has warned that a liability to Inheritance Tax may arise if a client decides not to take the benefits on reaching normal retirement age and dies within 2 years of this date.

7) Commutation for smaller pension funds (For funds of £10,000 or less)

It may be possible for you to take all of your retirement fund as a cash lump sum if your fund is £10,000 or less. This is known as a smaller pension funds commutation payment. A smaller pension funds commutation payment is subject to tax and is only available in certain circumstances as governed by HMRC.

To be eligible for a smaller pension funds commutation payment you must be between 55 and 75 and meet certain conditions.

If you think that you may be eligible for this, please contact us for further details.

A smaller pension funds commutation payment (before the deduction of any tax) subject to eligibility cannot proceed if, at the point of payment, it exceeds £10,000. Therefore, if your current retirement fund under this pension scheme is close to £10,000 you may wish to consider applying for an Uncrystallised Funds Pension Lump Sum payment as detailed above.

Payment of a smaller pension fund commutation does not reduce your money purchase annual allowance. Please refer to section 5 for details of the Annual Allowance.

8) Tax-free lump sum and Commutation Payment

We are unable to determine whether this option is available to you until we receive your completed Occupational Pension Scheme Questionnaire. If you have recently returned the completed questionnaire, please bear with us and we will send details of this option to you separately.

9) Life Assurance – when the cover stops

It is important to note that if any Life Assurance is directly attached to this plan (both policies will have the same policy number), then this will stop at your normal retirement age or following payment of your pension benefits by way of Annuity, Uncrystallised Funds Pension Lump Sum, Commutation, Open Market Option or Transfer if taken earlier.

If your plan includes a conversion option at retirement you may apply for another Phoenix Life policy for an equivalent sum assured without the need for further medical evidence. We must receive applications within 30 days of termination of the Life Assurance. Please contact our Client Line on 0345 6003 649 or refer to your original policy documents for further information.

10) The Lifetime Allowance

If the total value of all your pension funds is more than £1,073,100 (2023/24) and you have not taken steps to protect your funds, we have to apply a 'Lifetime Allowance' charge set by the Government. More information on the Lifetime Allowance is available from HM Revenue and Customs (www.hmrc.gov.uk). We strongly recommend that you take financial advice if your total pension savings exceed or are close to this amount.

All the enclosed retirement benefit figures have been calculated on the assumption they will not be affected by your Lifetime Allowance. If this assumption is not correct, please tell us immediately as the benefits shown may not be valid.

11) Important - What you need to do now

1. Decide which retirement option most appropriately addresses your needs.
2. Complete and return the Occupational Pension Scheme Questionnaire if you have not already done so. **We are unable to pay your retirement benefits until we have received your completed questionnaire.**

If you do not wish to take your benefits at this stage please complete and return the Request to Defer form or contact our Client Line on 0345 6003 649.

12) Other information and relevant publications

MoneyHelper has produced a booklet which provides information about retirement.

Copies of this and other MoneyHelper publications may be obtained by calling their Helpline on 0300 500 5000 or from their website at www.moneyhelper.org.uk/free-printed-guides.

As previously mentioned in this letter, Phoenix Life cannot give you any financial advice and we recommend that you discuss the retirement options with a Financial Adviser.

Please contact our Client Line if you have any questions. Our lines are open 9:00 am to 5:00 pm Monday to Friday, excluding bank holidays. The number is 0345 6003 649.

Yours sincerely



Client Services Division

What should I do now?

(Please note that this summary must be read in conjunction with your entire retirement pack).

Policyholder Name: Rachel Kelly Goldman

Policy Number: 407212001H

Scheme Name: YOUR TRUE COLOURS RETIREMENT PLAN (Dissolved)

Am I ready to take my retirement benefits?

If not, and you're under the age of 74, then you can defer taking your retirement benefits. You can do this by either phoning our Client Line on 0345 6003 649 or completing the 'Deferral form' enclosed.

If your intention is to defer taking your benefits past the age of 75, Phoenix Life is unable to accommodate this request and we recommend that you discuss the options available to you with a financial adviser. Phoenix Life can not provide you with any financial advice.

Can I take my entire fund as a lump sum?

You may be able to take your entire retirement fund as a cash lump sum. Please refer to the 'Commutation for smaller pension funds' section for further information.

Taking your retirement benefits 'Shopping Around'

You do not have to take your retirement benefits from Phoenix Life but can shop around, which may allow you to obtain a higher or alternative type of annuity from another provider.

If you choose a provider, other than Phoenix Life, to fulfil your retirement requirements, you or your financial adviser should contact us for the necessary forms. **Please note that it is important that Phoenix Life receives notification of your intentions before your selected retirement date of 23 May 2026.** If we do not hear from you before this date it could result in your entire fund being used to buy an annuity which may not meet your requirements. **It is important to consider your options and act now.**

If, once you have considered all of your options, you decide that taking an annuity with Phoenix Life meets your needs, then please call our Client Line on 0345 6003 649 and request a personal quotation.

Please also complete and return the following form(s)
Occupational Pension Scheme Questionnaire.

Cancel your Standing Order mandate if applicable on or immediately before your retirement date.

Send the completed form(s) to:

Client Services Division,
Phoenix Life Limited,
100 Holdenhurst Road,
Bournemouth, BH8 8AL.



Retirement Benefits Quotation for Occupational Pensions Retirement Fund

These quotations are given as an aid to comparing the effects of different pension types purchased by your non-protected rights retirement fund. **The Important Notes must be read in conjunction with these quotations.**

Plan Number: 407212001H
Plan Name: YOUR TRUE COLOURS RETIREMENT PLAN (Dissolved)
Company Name: Your True Colours Ltd
Member Name: Rachel Kelly Goldman

Policy Detail

Date of Quotation:	08 September 2023	Member Date of Birth:	23 May 1961
Normal Retirement Date:	23 May 2021	Proposed Retirement Date:	08 September 2023
Current Retirement Fund Value:	£8,427.43		

Lifetime Allowance – the maximum value of pension savings that you can build up without incurring a tax charge when you draw out your savings as cash or pensions

The current Retirement Fund represents an estimated 0.78% of the Lifetime Allowance.

Charges

Typically any difference between the Current Retirement Fund Value (shown in the first box on this Quotation Summary), and the value shown for the Early Retirement Fund Value (shown in the box below), will constitute the charges that remain to be deducted from your plan. The charges are £0.00

Quotation

Your current Retirement Fund Value of £8,427.43 could provide one of the following:

Transferring your benefits

Open Market Option – the option to buy an annuity from a provider, other than the one with which you built up your pension fund, to get a better annuity

	Retirement Fund Value:	£8,427.43
(a)	An Open Market Option of:	£8,427.43
Or		
(b)	A Tax-Free Lump Sum of:	£2,106.86
	Plus an Open Market Option of:	£6,320.57

The Open Market Option can only be used to purchase a pension with another approved pension provider.

Transfer Value - the amount that we would pay out if you decide to transfer your retirement savings to another pension provider

	Retirement Fund Value:	£8,427.43
(c)	A Transfer Value of:	£8,427.43

The Transfer Value can only be paid to another registered pension plan within the UK or a qualifying recognised overseas pension scheme.

Please note that if you take a Transfer Value you will lose any higher tax free lump sum entitlement unless it is registered under Primary or Enhanced Protection.

Taking your benefits as a lump sum

UFPLS (Uncrystallised Funds Pension Lump Sum) – taking the full fund as a lump sum, with a tax-free element and the remainder taxable

	Retirement Fund Value:	£8,427.43
(d)	A Lump Sum of:	£6,946.54
	which is made up of a tax-free element of:	£2,106.86
	and a taxable element (after tax at Emergency Rate) of:	£4,839.68 net
	Tax deducted at Emergency Rate:	£1,480.89

Commutation for pension funds less than £10,000

Commutation is giving up part or all of the pension payable from retirement in exchange for an immediate lump sum

	Retirement Fund Value:	£8,427.43
(e)	A Lump Sum with a tax-free element of:	£2,106.86
	and a taxable element of:	£6,320.57 gross subject to PAYE tax

Tax-free Lump Sum and Commutation Payment

Commutation is giving up part or all of the pension payable from retirement in exchange for an immediate lump sum

	Retirement Fund Value:	£8,427.43
(f)	A Lump Sum with a tax-free element of:	£2,106.86
	and a taxable element of:	£6,320.57 gross subject to PAYE tax

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Taking your benefits as a retirement income

The pension quoted is based on the following assumptions:

This and the subsequent annuity quotations assume an annuity start date of 08 September 2023.

Further details of this basis and alternative Pension Annuity quotations using different assumptions are shown below.

An annuity is a financial product where pension savings are used to buy a guaranteed income for the rest of the client's life.

With or without proportion – this option is only available for annuities paid in arrears. When you die, an annuity with proportion will pay an amount proportionate from the last payment until the date of death.

With or without overlap – this option is only available with a guarantee period. 'With overlap' means that if you die within the guarantee period, the joint life annuity starts immediately and is paid in addition to the annuity payable under the guarantee. 'Without overlap' means that the joint life annuity does not start until the end of the guarantee period.

Retirement Income

The quotations below show what income your retirement fund value could provide without taking into account your health and lifestyle details. Please refer to your Retirement Pack for more details.

The pension quoted is based on the following assumptions:

Ref: 0008086047

Single life basis, payable monthly in advance without overlap, without proportion. Guaranteed for 05 years, and lifetime thereafter. The pension will **remain level**.

If any contributions have been paid since 08 September 2023, these have not been taken into account.

	Retirement Fund Value:	£8,427.43
Either	A Tax-Free Lump Sum of:	£2,106.86
	Plus a reduced pension of:	£367.63 per annum gross
Or	A Full Pension of:	£496.17 per annum gross

An annuity is a financial product where pension savings are used to buy a guaranteed income for the rest of the client's life.

With or without proportion – this option is only available for annuities paid in arrears. When you die, an annuity with proportion will pay an amount proportionate from the last payment until the date of death.

With or without overlap – this option is only available with a guarantee period. 'With overlap' means that if you die within the guarantee period, the joint life annuity starts immediately and is paid in addition to the annuity payable under the guarantee. 'Without overlap' means that the joint life annuity does not start until the end of the guarantee period.

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The pension quoted is based on the following assumptions:
Ref: 0008086048

Joint life basis, payable monthly in advance without overlap, without proportion. Guaranteed for 05 years, and lifetime thereafter. The pension will **remain level**.

Spouse's/Civil Partner's Date of Birth: 23 May 1958.

50.00% of the pension will remain payable to the spouse/civil partner on the member's death.

If any contributions have been paid since 08 September 2023, these have not been taken into account.

Retirement Fund Value: £8,427.43

Either A Tax-Free Lump Sum of: £2,106.86
Plus a reduced pension of: £345.49 per annum gross

Or A Full Pension of: £466.65 per annum gross

An annuity is a financial product where pension savings are used to buy a guaranteed income for the rest of the client's life.

With or without proportion – this option is only available for annuities paid in arrears. When you die, an annuity with proportion will pay an amount proportionate from the last payment until the date of death.

With or without overlap – this option is only available with a guarantee period. 'With overlap' means that if you die within the guarantee period, the joint life annuity starts immediately and is paid in addition to the annuity payable under the guarantee. 'Without overlap' means that the joint life annuity does not start until the end of the guarantee period.

The pension quoted is based on the following assumptions:
Ref: 0008086049

Joint life basis, payable monthly in advance without overlap, without proportion. Guaranteed for 05 years, and lifetime thereafter. The pension will **escalate each year by 5.00%**.

Spouse's/Civil Partner's Date of Birth: 23 May 1958.

50.00% of the pension will remain payable to the spouse/civil partner on the member's death.

If any contributions have been paid since 08 September 2023, these have not been taken into account.

Retirement Fund Value: £8,427.43

Either A Tax-Free Lump Sum of: £2,106.86
Plus a reduced pension of: £171.90 per annum gross

Or A Full Pension of: £235.19 per annum gross

An annuity is a financial product where pension savings are used to buy a guaranteed income for the rest of the client's life.

With or without proportion – this option is only available for annuities paid in arrears. When you die, an annuity with proportion will pay an amount proportionate from the last payment until the date of death.

With or without overlap – this option is only available with a guarantee period. 'With overlap' means that if you die within the guarantee period, the joint life annuity starts immediately and is paid in addition to the annuity payable under the guarantee. 'Without overlap' means that the joint life annuity does not start until the end of the guarantee period.

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The pension quoted is based on the following assumptions:
Ref: 0008086050

Single life basis, payable monthly in advance without overlap, without proportion. Guaranteed for 05 years, and lifetime thereafter. The pension will **escalate each year by 5.00%**.

If any contributions have been paid since 08 September 2023, these have not been taken into account.

	Retirement Fund Value:	£8,427.43
Either	A Tax-Free Lump Sum of:	£2,106.86
	Plus a reduced pension of:	£189.46 per annum gross
Or	A Full Pension of:	£258.61 per annum gross

An annuity is a financial product where pension savings are used to buy a guaranteed income for the rest of the client's life.

With or without proportion – this option is only available for annuities paid in arrears. When you die, an annuity with proportion will pay an amount proportionate from the last payment until the date of death.

With or without overlap – this option is only available with a guarantee period. 'With overlap' means that if you die within the guarantee period, the joint life annuity starts immediately and is paid in addition to the annuity payable under the guarantee. 'Without overlap' means that the joint life annuity does not start until the end of the guarantee period.

Important Notes: What you need to be aware of

1. This contract usually has no cash in value before the age of 55. Exceptions apply where the retirement benefits are being taken due to ill health or incapacity. If you believe that you are eligible to claim due to serious ill health, please contact us as soon as possible. Not contacting us early may reduce the benefits that we pay.
2. Our annuities are provided by Standard Life which is part of the Phoenix Group.
3. None of the amounts contained in this quotation are guaranteed. You may also qualify for an enhanced annuity which may pay you a higher regular retirement income if your life expectancy is shortened because of your lifestyle (for example if you smoke) or your medical history.
4. Where your plan is an Occupational Pension Scheme the actual benefits will be re-calculated on retirement based on scheme rules in place at that time.
5. To make the most of the money in your pension fund, you should review all of the options available to you. This quotation does not cover all options or products and you do not need to select one with Phoenix Life. **You should shop around to find the best possible option for you, as another provider/company could offer options more appropriate to your needs including alternative retirement income products.**
6. Tax deducted from an UFPLS lump sum payment will depend on an individual's personal circumstances at payment stage. This may result in a different rate being applied to that illustrated.

Phoenix Life will not make a payment to any adviser for this transaction.

**Occupational Pension Scheme Questionnaire**

Scheme Name: Your True Colours Retirement Plan (dissolved)
Employer Name: Your True Colours Ltd
Member Name: Rachel Kelly Goldman
Policy Number: 407212001H
National Insurance Number:

To the Member - You can usually take up to 25% of your total pension fund as a tax-free lump sum (the amount of cash set by law that you can take at retirement free of tax). However, a higher tax-free lump sum may be available from any pension fund built up before 6 April 2006. **Please complete and return this questionnaire if you wish us to check whether a higher tax-free lump sum (higher than 25% of the pension fund) is available to you.** We will also check to see if you are eligible to take the rest of your pension fund, after deduction of any higher tax-free lump sum, as a taxable cash lump sum ('commutation payment'). Further notes on this option, and a glossary of terms, are shown at the end of this form.

Please review the Privacy Notice at the back of this form. This explains how we use your personal data.

Section			
1.	What date did you join the above employment?		
2.	What date did you leave or do you plan to leave/retire from the above employment?		
3.	Did you ever leave the above employment and rejoin at a later date? Please Tick If yes, please provide the dates of leaving and re-joining.	YES	NO
	Date of Leaving:		
	Date of Rejoining:		
4.	Are you or have you ever been a Controlling Director* in respect of this employment? If yes, please provide the dates on which you became and, if applicable, ceased to be a Controlling Director. Start date of directorship: End date of directorship: *Controlling Director: A director who, on his own or with associates, owns or controls 20% or more of the ordinary shares of the employing company - or has done so at any time on or after 17 March 1987 and within 10 years of retirement or leaving Service or Pensionable Service. The control can be direct, indirect or through other companies. 'Associates' of a director are defined as: any close relative (spouse, civil partner, forebear, issue or sibling); or partner; or trustee of certain legal settlements in which the director has an interest or is the settlor. For directors who left or retired before 17 March 1987 a slightly different definition applies. In this case, the 20% is defined as a proportion of voting rights rather than share capital, and the 10 year retrospective period is not taken into account.	YES	NO
5.	Did you leave or opt out of this pension plan in favour of a Personal Pension for the same employment? Please Tick If yes, please provide the date on which you left the plan.	YES	NO
	Date of Leaving:		
6.	If known, has your above pension policy been wound up? Please Tick	YES	NO





Employer Name: Your True Colours Ltd
Member Name: Rachel Kelly Goldman
Policy Number: 407212001H

Section 7 Salary Details

Please provide salary information in respect of your employment with the above employer up to 5 April 2006. This may help give a better result in calculating the tax-free lump sum under this plan.

Please supply as many years' earnings up to **5 April 2006** as you can.

If you were a Controlling Director:

To calculate your final salary, we use an average of the best 3 or more consecutive years' total remuneration, (subject to tax under Schedule E), within 10 years prior to 5 April 2006 or leaving employment, whichever is earlier. Therefore, we need your earning details for a minimum of 3 years.

If you were not a Controlling Director:

To calculate your final salary, we use the best basic salary in the last 5 years prior to 5 April 2006 or leaving employment, whichever is earlier, plus an average of the bonuses and taxable emoluments for the same year and earlier consecutive years. Alternatively, we can follow the method used for Controlling Directors if that produces a better result.

Salary information for this employment up to 5 April 2006

[illegible]

HM Revenue & Customs (HMRC) may verify these details with your Inspector of Taxes. It is important that these details are accurate as any incorrect information can lead to the HMRC imposing a penalty.

Employer Name: Your True Colours Ltd
 Member Name: Rachel Kelly Goldman
 Policy Number: 407212001H

Section 8 Details of any other retirement benefits being paid or are due to be paid

Please complete the section below to provide details of any benefits you have received, are currently receiving and expect to receive in the future from other pension providers. Show any other benefits for this employment and for any other employment or self-employment. Also show the type of plan providing the benefit.

Complete this section in respect of benefits accrued as at 5 April 2006.

If you do not have any other benefits, please write 'none'.

Benefits accrued as at 5 April 2006

Employment	Plan Administrator and Plan Number	OPS FSAVC RAC or PP * ** and Plan Start Date	Actual Payment Date or Expected Future Payment Date of Benefit	Retirement Fund Value as at 5 April 2006 £	Full annuity (if no TFLS) as at 5 April 2006 £ per annum	Tax-free lump sum and reduced annuity if applicable as at 5 April 2006 £
a) The above employment						
b) Separate employment or self-employment for the same period						
c) Previous employment or self-employment						
d) Subsequent employment						

* Please identify any Personal Pensions that were set up solely to receive a transfer value (the amount paid out to transfer from one pension provider to another) from an Occupational Pension Scheme, with an asterisk.

** Please identify any Personal Pensions that were set up solely to receive Former Protected Rights Contributions (Contributions from taxpayers who opted out of the State Second Pension), with two asterisks.

Glossary of terms

Annuity – A financial product where you use all or some of your pension savings to buy a guaranteed income for the rest of your life

Has any tax-free lump sum under a) above been reduced as a result of an unpaid loan against that plan? Please Tick	YES	NO
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Abbreviations

OPS Occupational Pension Scheme or S32 Buy-Out
FSAVC Free Standing Additional Voluntary Contribution
TFLS Tax-Free Lump Sum

RAC Retirement Annuity Contract
PP Personal Pension
HMRC HM Revenue & Customs

Employer Name: Your True Colours Ltd
 Member Name: Rachel Kelly Goldman
 Policy Number: 407212001H

Section 9 Signature and date

I confirm that the details contained in this form are true and accurate. I understand that they will form part of the application for benefits.

Member's Signature: _____

Date: _____

Daytime Telephone No: _____
 (In case we have any queries)

Tax-free Lump Sum and Commutation Payment Option

If you are eligible to take a tax-free lump sum higher than 25% of your pension fund we will check to see whether you are also eligible to take the remaining pension fund, after deduction of the tax-free lump sum, as a cash lump sum. This cash lump sum is known as a commutation payment. This type of commutation payment is subject to tax and it is only available if certain eligibility conditions are met. These are explained below.

- The commutation payment must not exceed £10,000.
- You must be aged between 55 and 75.
- This type of commutation payment is only available where you also qualify for a tax-free lump sum of more than 25% of the pension fund.
- You must have some remaining Lifetime Allowance (the maximum value of pension savings that you can build up without incurring a tax charge when you draw out your savings as cash or pensions) after taking into account the amount of the tax-free lump sum.
- The commutation payment must extinguish all of your rights to a pension under the scheme.
- The commutation payment must be taken at the same time as the tax-free lump sum.

We will write with further details on this option when we receive your completed Occupational Pension Scheme Questionnaire.

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We're committed to protecting and respecting your privacy

At Phoenix we're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customer's personal information and you can find a copy on our website www.thephoenixgroup.com/site-services/privacy.aspx or by calling our Customer Service Team on 0345 9600 900.

Our Privacy Policy explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep your information, how you can obtain details of the information we hold about you, and the choices you have about how we use that information.

If you have any questions regarding our Privacy Policy or the way we use your information you can contact us by writing to the **Phoenix Life Limited, 100 Holdenhurst Road, Bournemouth, Dorset BH8 8AL** or you can call 0345 9600 900.

Send the completed, signed and dated form to:

Client Services Division,
Phoenix Life Limited,
100 Holdenhurst Road,
Bournemouth. BH8 8AL.

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Retirement Risk Warning Form

Deferral of retirement benefits

If you do not want to take your benefits now (known as 'deferral') please either complete and return this form, or call our Client Line on 0345 6003 649 between 9:00 am and 5:00 pm Monday to Friday, excluding bank holidays.

Policyholder: Rachel Kelly Goldman
Policy Number: 407212001H

When thinking about retiring and taking pension benefits, making the right choice can depend on a number of factors such as your health, the benefits attached to your scheme and your personal circumstances.

To help you understand the importance and implications of your choice, please answer the questions below and carefully consider each warning.

This will give you the opportunity to reflect on your decision and change your mind if you are uncomfortable with any of the associated risks. If you still wish to proceed with your chosen option, please fully complete, sign and return this form.

If you are currently contributing to your pension, when you leave your benefits as they are, you have the choice to either continue paying contributions or cease paying these.

If you are considering deferring your retirement benefits, please complete the rest of the form, as it is important that you fully understand the risks of taking your selected option before you finalise your decision.

Understanding the Investment Risk

As with every investment, there is a risk that the value of a pension can go up and down. We strongly recommend that you review the funds you are invested in.

I understand the investment risk associated with leaving my benefits as they are and I still wish to proceed.

Please tick the box to acknowledge your acceptance of the risk warning.

☐

Please go to the next warning.

I have changed my mind and wish to consider an alternative option. Please telephone us on 0345 6003 649. You do not have to return this form.

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Retirement Risk Warning Form Defer Retirement Benefits

Policyholder: Rachel Kelly Goldman
Policy Number: 407212001H

Retirement Options Declaration

Only complete this declaration and return all parts of this form, fully completed if you wish to proceed with leaving your retirement benefits as they are as instructed.

If you do not wish to proceed with leaving your benefits as they are please telephone us and do not return this form.

I confirm that I have read and understood the risk warnings in this document and am happy to proceed with taking my retirement benefits as I have instructed. ☐

Signature: _____

Date: _____

Print name: _____

Please provide your telephone number in case of an enquiry: _____
We may need to ask you to confirm certain information. This may help avoid undue delay in the payment of benefits.

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PHOENIX LIFE

Request to Defer Form

If you do not want to take your benefits now please either complete and return this form, or call our Client Line on 0345 6003 649 between 9:00 am and 5:00 pm Monday to Friday, excluding bank holidays.

Please review the Privacy Notice at the back of this form. This explains how we use your personal data.

Policyholder: Rachel Kelly Goldman
Policy Number: 407212001H

Retirement Fund Section

(If you wish to leave your Retirement Fund Benefits as they are – these are the benefits made up of pension contributions made by you, and/or your employer or transferring similar contributions to your plan from another pension plan – please tick and complete this section.)

☐

Please extend my retirement age under the above policy to my _____ birthday* (the 'New Retirement Age').

(* The New Retirement Age cannot be beyond your 75th birthday.)

I understand that any attached life cover or disability/ill health benefit will cease on the original retirement date. I confirm that I will contact Phoenix Life either by phone or in writing if I wish to take the retirement benefits earlier than the New Retirement Age.

Signature: _____

Date: _____

Daytime Telephone No: _____

Send the completed, signed and dated form to :

Client Services Division,
Phoenix Life Limited,
100 Holdenhurst Road,
Bournemouth, BH8 8AL.



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At Phoenix we're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information and you can find a copy on our website www.thephoenixgroup.com/site-services/privacy.aspx or by calling our Customer Service Team on 0345 9600 900.

If you have any questions regarding our Privacy Policy or the way we use your information you can contact us by writing to **Phoenix Life Limited, 100 Holdenhurst Road, Bournemouth, Dorset, BH8 8AL** or you can call 0345 9600 900.

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Dear Sir or Madam,

Have you had your **free** Pension Wise appointment?

Pension Wise is a free and impartial service from MoneyHelper that helps you understand what you can do with your pension money.

We offer appointments with our highly-trained professionals to anyone aged 50 or over with a defined contribution (personal or workplace) pension. You can also explore your pension options on our website.

You'll get:

- guidance on how to make the best use of your money
- information about tax when taking money from your pension
- tips on getting the best deal, including how to compare products, get financial advice and avoid scams

9 out of 10 people who have had a Pension Wise appointment would recommend it to friends and family, so book yours now. We're looking forward to hearing from you.

Yours faithfully,

Rosie Cottrell

Rosie Cottrell
Service Delivery Manager
PensionWise



Cut out and keep

Get your **free** appointment now

It's easy to book your appointment, just choose one of the following:

 **0800 280 8880**

 **moneyhelper.org.uk/pensionwise**

A service from

**Money
Helper**



Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)
by contacting their Consumer Helpline on 0800 111 6768 or using the reporting form at www.fca.org.uk
- Report to Action Fraud
on 0300 123 2040 or at www.actionfraud.police.uk
- If you're in the middle of a transfer, contact your provider immediately and then get in touch with MoneyHelper at: www.moneyhelper.org.uk

www.fca.org.uk/scamsmart



Four simple steps to protect yourself from pension scams

1

Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.*

2

Check who you're dealing with

Check the Financial Services Register (<https://register.fca.org.uk>) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you don't use an FCA-authorized firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice. Beware of fraudsters pretending to be from a firm authorised by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

Get impartial information and advice

MoneyHelper (www.moneyhelper.org.uk) – Provides free independent and impartial information and guidance.

Pension Wise – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options at: www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise

Financial advisers – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.

www.fca.org.uk/scamsmart

*FCA Financial Lives

