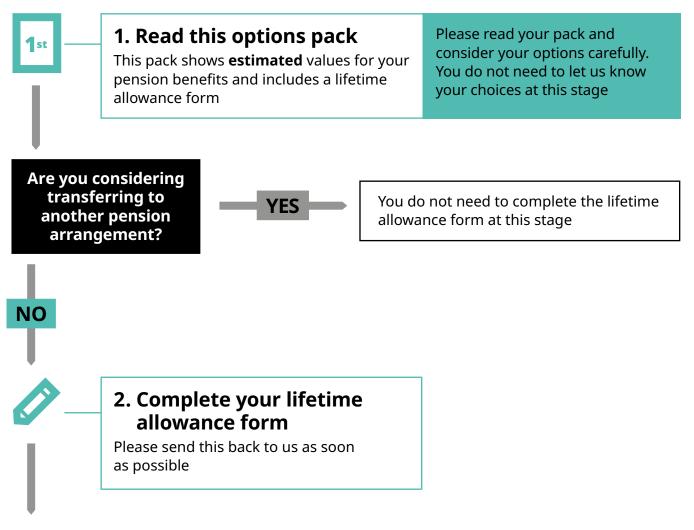
Rothesay

Taking your benefits from Rothesay

This leaflet is part of the first of two options packs we will send to you.

There are five steps you will need to take. Please do call our Customer Service Team if you have any questions or need some help at any stage.



You will receive your second options pack about 3 months before your normal retirement date (NRD).

Please turn over for details of what happens when you receive your second options pack.

Once you have received your second options pack

3. Read your second options pack

In the second pack, the figures for each option, except for your transfer value and any AVCs, are **guaranteed**. The pack also includes the forms you need to complete

Please note, the figures in this second pack may differ from those in the previous estimated pack due to changes in market conditions

We strongly recommend you consider taking financial advice

Do you want to take your benefits directly from Rothesay on your NRD?

2nd

YES



Please contact us to let us know

4. Complete your forms

The forms to complete will include forms confirming the option you have chosen and confirmation of your payment details If you have not already returned your lifetime allowance form you will need to complete and send this too

5. Send your completed forms to us

Remember to include any other documents we have asked for

Once we have received your forms and any other documents

We will:

- Complete our checks
- Let you know if anything is missing
- Return any documents safely to you
- Any missing information or
- documents may delay payment

Once we have everything we need, we will send you confirmation of:

- The benefits you will receive
- When they will start being paid

You take your pension benefits from Rothesay

📃 Receiving your pension benefits

WITHIN A WEEK

Lump sum

If you choose to take a lump sum, it should be paid within a week of your retirement date. Payment may take a little longer if your lump sum includes AVCs.

FOLLOWING MONTH

Lump sum

If you choose to take a lump sum, it should be paid within a week of your retirement date. Payment may take a little longer if your lump sum includes AVCs.

Rothesay

'Rothesay' is the trading name for Rothesay Life Plc, an insurance company established in the UK with company registration number 6127279.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 466067.