

Important information if you are considering retiring early from your pension plan

There are some things you should consider if you intend to take your pension before your Normal Retirement Date/Selected Retirement Age if it's invested in the Legal & General With Profits fund.

Guaranteed annual bonus

Under your plan, your pension fund increases each year when we add an annual bonus. When you reach your Normal Retirement Date/Selected Retirement Age, Legal & General guarantees to pay these amounts without making any deductions. However if you take your pension early you'll lose this guarantee.

Contractual addition

Some of our contracts have a guaranteed minimum amount by which they will grow each year. The amount depends on the year in which we received your contributions. If you take your pension early you'll lose the potential benefit of this guaranteed growth amount.

Guaranteed Annuity Rates

Your plan includes a guaranteed annuity rate which we use to turn the fund into a pension that will pay you a guaranteed income for life. We use guaranteed annuity rates whenever you take your pension from Legal & General whether on your retirement date or earlier. However they will be lost if you take your pension from another provider. The amount you will get from another provider will depend on their annuity rate.

About Legal & General

Legal & General is one of the UK's leading financial services companies. Here is a reminder of some of the reasons why **Legal & General is a safe place for your pension:**

- You have one of the UK's largest fund managers looking after your money
- The With Profits fund evens out the ups and downs of investing, giving you greater certainty when planning for your future, and
- The With Profits fund invests in a range of assets such as UK and overseas shares, fixed interest securities and UK commercial property and is lower risk than direct investment in the stock market.

For more information on retiring early from your pension plan please speak to your financial adviser.