

Important things to consider before transferring out of your Personal Retirement Plan

There are some things you should consider before transferring out of your Legal & General Personal Retirement Plan.

Your retirement income

If you were to transfer to another pension plan you might not get the same level of retirement income that you'd get if you remained in your Personal Retirement Plan. This is because the retirement income under most personal pensions depends on the value of your fund and the annuity rates available at the time you buy your pension.

Your Personal Retirement Plan includes valuable guarantees, which are available when you buy a pension from age 60 onwards. These guarantees mean that the amount of income you receive **may** be higher than that available if you were to transfer out.

Retiring before you are 60

You cannot take your pension from your Personal Retirement Plan before you are 60 unless you transfer to another pension plan. However, transferring out will mean you lose the guarantees available from age 60. Before transferring you should consider the impact the loss of these guarantees **may** have on your retirement income. You should talk to your financial adviser if you are unsure of what to do.

About Legal & General

If you move away from us, you'll no longer be invested with 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 investment:**

- 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 transferring your pension plan or retiring early, please speak to your financial adviser.