

# Key Features of the Fixed Term Retirement Plan

This is an important document that you should keep in a safe place.



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## Using this document

### What are Key Features?

The Financial Conduct Authority is a financial services regulator. It requires us, Legal & General, to give you this important information to help you to decide whether our Fixed Term Retirement Plan is right for you.

**You should read this document carefully so you understand what you are buying, and then keep it safe for future reference.**

#### Other documents

We want you to be confident that you have all the information you need to decide if the Fixed Term Retirement Plan is right for you.

You should also read the following documents:

-  Your Personal Quote
-  Our Terms and Conditions

Please contact us if you haven't received these.

### Further information and help

#### Pension Wise

Pension Wise is a free and impartial service provided by the Government to help you understand what your choices are and how they work.

#### You will be able to:

-  Get help (on their website, over the phone or face to face) about what you can do with your pension pot.
-  Receive information about the different pension types and how they work.
-  Receive guidance on what's tax free and what's not.

Please visit [pensionwise.gov.uk](https://pensionwise.gov.uk) for details.

#### Money Advice Service

The Money Advice Service provides lots of free independent information about retirement income products.

Please visit [moneyadvice.service.org.uk](https://moneyadvice.service.org.uk) for details.

### About Legal & General

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with international businesses in the US, Europe, Middle East and Asia.

#### Further Information

This icon appears where more details are available elsewhere.



# Section 1

# Key Features of the Fixed Term Retirement Plan

## It aims

- ➔ To pay you a fixed regular income, or an income that increases over time, until the term of the plan comes to an end.
- ➔ To pay a fixed maturity value at the end of your chosen plan term.
- ➔ To allow you to choose the term of your plan and the intervals you would like your regular income payments to be made.
- ➔ To set the amount of your regular income payments, any increase in these payments that you choose, and your maturity value, so you know exactly what you'll get and when.



## Your commitment

- Transfer the value of an existing pension plan to us, of at least £10,000.

### You'll need to choose:

- How long your Fixed Term Retirement Plan will run for – this will be between three and 40 years.
- How much income you'd like to receive (if any) or how much you would like your maturity value to be. Choosing a higher income will reduce the maturity value, choosing a lower, or nil income will increase the maturity value.
- If you'd like your income payments to be fixed or increasing.
- How often you would like your income payments to be made to you.
- If you would like any payments to be made in the event of your death before the end of the plan term. Choosing for the full income payments and maturity value to be paid will reduce the amount of your payments. Choosing lower or no payments to continue will mean a higher income and maturity value. If you don't select for the payments to continue in full for the plan term after your death, you will not have the option to transfer the value of your plan to another pension scheme, cash it in or make withdrawals. Please see the **'Can I get my money out if my circumstances change?'** section on page 8 for more details.

### You won't be able to change these options after your plan has started.

- To choose to receive regular income payments after the deduction of income tax monthly, quarterly, half yearly or yearly in arrears or in advance, and a maturity value at the end of the term.

## Risks

- ! If you do not choose an option to increase the amount of your regular income payments they will remain fixed throughout the term. So, over the term of your plan, the effect of inflation on your fixed level of income could leave you less well off than you'd expected.
- ! You may be able to obtain a higher amount of income through a product that assesses your health or certain lifestyle conditions.
- ! You have 30 days from the date your plan starts to change your mind. Once the 30 days have expired, you cannot change your mind and transfer your pension fund(s) to another pension scheme or cash it in unless you have chosen the option for a guaranteed minimum payment period that runs until the end of the plan. If you do select this option and transfer the value or cash in your plan, the amount you get back will be less than the value of the remaining income payments due. Please see the **'Can I get my money out if my circumstances change?'** section on page 8 for more details.
- ! If you have chosen an income that increases over time, the income we'll pay you to begin with will be lower than if you'd chosen a fixed income.
- ! The plan does not pay an income for life. If you use the maturity value to provide you with further income, the value may not be enough to provide the same level of income that you were receiving during the plan term.
- ! If your circumstances change during the term of the plan you will not be able to change your payment options.
- ! The income we pay you may have an impact on any means-tested State benefits that you receive.
- ! For some plans, if you choose a short term (typically less than five years), the total of all the fixed income payments over the term plus the maturity value may be less than the amount of money you used to buy your plan.

# Section 2

# Questions and answers

## What is the Fixed Term Retirement Plan?

The Fixed Term Retirement Plan is a contract that pays you regular income payments (if chosen) over a term of between three and 40 years, with a fixed maturity payment at the end of the term. You pay us a lump sum and we then commit to pay you a regular income either monthly, quarterly, half yearly or yearly over a fixed term of your choice. We will then pay a fixed maturity value at the end of the term.

The minimum you can contribute is £10,000, by transferring your existing pension pot. When you take out the plan you become a member of the Legal & General Retirement Pension Scheme. This is an HM Revenue & Customs (HMRC) UK Registered Pension Scheme.

## Is this plan suitable for me?

**Please note – this document does not provide financial advice.**

### The plan may be suitable for you if:

- ✔ You want your pension pot to provide you with regular income payments over a period of your choice, with a fixed maturity value at the end of the period.
- ✔ You do not want the value of your pension pot to go up and down depending on investment performance, and you want to know exactly how much you will receive back and when.
- ✔ You want a fixed maturity value at the end of the plan term that you can use as you wish, for example:
  - To buy another Fixed Term Retirement Plan.
  - To purchase a lifetime annuity.
  - To transfer to another pension scheme of your choice.
  - To take as a lump sum, that would be subject to income tax.

### The plan will not be suitable for you if:

- ✘ You want to withdraw cash amounts from your plan as and when you choose.
- ✘ You want to change the amount of income you receive during the plan term.
- ✘ You want the amount you get back to vary depending on investment conditions.
- ✘ You want to build up a pension pot by making further single or regular contributions in the future.
- ✘ You want an income that lasts for your lifetime and does not end at a set date in the future.
- ✘ You or your partner have certain lifestyle health risks or have been diagnosed with a more serious medical condition(s), which could lead to your income being higher through a product that assesses your health.
- ✘ You could immediately withdraw the full amount from your pension pot and not pay a higher rate of income tax than you'd normally pay. If you're unsure of your income tax position, we recommend that you seek financial advice.

## When can I buy a Fixed Term Retirement Plan?

You can buy a Fixed Term Retirement Plan if you're aged 55 or over.

## How much can I use to buy a Fixed Term Retirement Plan?

You can use from £10,000 with no upper limit. This amount can be paid by transferring money from an existing pension pot.

If you transfer from an existing pension plan our £10,000 minimum limit is after any tax-free cash that you take. Please see the following section for details about tax-free cash.

## How much tax-free cash can I take?

You can normally take up to 25% of your pension pot as a tax-free cash sum.

If you would like to take a tax-free cash sum, you'll need to let us know when you apply for your Fixed Term Retirement Plan. Once your plan has started, you won't be able to change your decision.

### Example



If you transferred a pension pot of £50,000 you can take 25% as tax-free cash, which is:

$$\text{£50,000} \times 25\% = \text{£12,500}$$

The remaining £37,500 can then be used to buy a Fixed Term Retirement Plan.

## How long will my fixed term retirement run for?

You can choose any term between three years and 40 years. This must be in whole years and months.

## How much regular income will you pay me?

**This depends on:**

- The amount of money you use to buy your plan.
- The term of your plan.
- The maturity value of your plan
- Which payment options you choose.
- The return we can offer you when you start your plan.
- The amount of income tax you pay.

We'll show you how much income you will be paid (if any) and what your maturity value will be in your personal quote.

Please see '**Your options**' on page 10 for more details.



## What are the charges for the plan?

We take account of our charges when we calculate how much income we'll pay you and your maturity value. This includes our costs in providing your plan to you.

For plans with a shorter term, this means the overall return may be less than you paid in.

There are no further charges for you to pay unless you decide to transfer your plan, cash it in or make a withdrawal. Please see '**Can I get my money out if my circumstances change?**' on page 8 for more information.

## How will you pay me my income?

We'll pay your income directly into your bank or building society. We won't make any payments by cheque.

## How can I get an update on my plan?

If you have any questions about your plan, you can contact us using the details shown in the '**How can I contact you?**' section on the back cover. We'll also send you a statement each year giving you an update on your plan.

## What will the value of the plan be when it ends?

The value of the plan at the end date will be the fixed maturity value. This value will be shown in your policy schedule that we'll send to you when you start your plan.

## What happens when the plan ends?

We'll write to you four months before the plan ends to remind you of your options and what you need to consider. You'll need to decide what you want to do with your fixed maturity value. You can:

- buy another fixed term plan;
- use it to purchase a lifetime annuity;
- transfer it to another pension scheme of your choice;
- take it as a lump sum, that would be subject to income tax.

When your plan ends no further income payments will be made. We'll continue to hold your maturity value until you tell us what you want to do. We won't pay any interest on the maturity value.

## What happens if I die before the end date?

Unless you have chosen a guaranteed minimum payment period that has not expired at the date of your death, payments will stop when you die and the maturity value will not be paid. Please see the **'What death benefit options do I have?'** section on page 11 for more details.

## Will I have to pay tax on my income?

The income we'll pay you, including any maturity value, will be subject to income tax. The basic rate of income tax for the tax year 2019/2020 is 20%. The amount of tax you pay can vary from time to time with changes in your circumstances, tax rates and other factors. When these changes happen, the level of income we'll pay you will also change, in line with the instructions that we're given by HMRC.

We'll send you a P60 each year confirming the total amount of tax we've deducted. If you die during the plan term, any amounts we pay to your beneficiary or dependant will be subject to the rate of income tax they pay. If you are under age 75 when you die, any amounts we pay to your beneficiary or dependant will usually be tax free.

## Will my annual allowance be affected?

If you have flexibly accessed any of your existing pension benefits you will have a reduced allowance of £4,000 each year, known as the Money Purchase Annual Allowance. Your pension provider would have told you if it applies to you. If you haven't already taken benefits flexibly, taking your first income payment from this plan means you will be subject to the Money Purchase Annual Allowance of £4,000 from that point. We'll write to you about this separately if that's the case.

## Can I change my mind?

If you apply for the plan, you have 30 days from the date your plan starts to change your mind.

If you wish to cancel your application you must write to us at:

Legal & General Retirement  
PO Box 809  
Cardiff  
CF24 0YL

We will then cancel the plan. If you do not take this opportunity to cancel, your plan will continue with us and we'll pay you your income.

If you have transferred an existing pension pot to us and you decide to cancel, we'll make every effort to return the full amount of the original payment to the original source. Some companies however, may not accept the return of this payment. If they won't, you can either arrange to transfer your pension pot to another provider and we'll forward the monies to them, or your Fixed Term Retirement Plan with us will continue.

If we've paid you any income, you must return this money to us within 30 days of letting us know.

If you decide to cancel and have used part of your tax-free cash sum (if paid by us) or remaining fund to pay an adviser charge, we will reclaim the charge from your financial adviser.

Your financial adviser may then ask you to pay for the services they have provided using another method.

If you decide to cancel and you have paid the adviser charge to your financial adviser directly, we will not reclaim the adviser charge from your adviser.

## Can I get my money out if my circumstances change?

This depends on the options you choose. If you choose a guaranteed minimum payment period that runs to the end of the plan term (as described in the **'What death benefit options do I have?'** section on page 11) then you will have the following options:

- Cash in or transfer – cash in or transfer the whole of your plan and have the value paid direct to you or a registered pension scheme.
- Withdrawal – take a withdrawal from your maturity value during the term of the plan. Your regular income payments will remain unaffected.

### Cashing in or transferring the whole of your plan

You can ask us for a cash-in or transfer value at any time during the term of your plan. We'll calculate these by giving a value to the future income payments and maturity value due to you and deducting our administration and dealing costs. This value will be affected by the underlying assets and interest rates at the time which will go up and down.

**This means that the cash-in or transfer value will always be less than the total amount due in income payments and the maturity value. The earlier in your plan term you choose to do this, the lower the value is likely to be.**

If you choose to cash in, we'll deduct any income tax and pay you the money. If you're transferring, we'll pay the money direct to the pension scheme you choose.

### Withdrawing money from your plan

You can choose to make up to three withdrawals at any time during the term of the plan, subject to a minimum withdrawal of £5,000 each time.

Choosing to make a withdrawal won't have any impact on your regular income payments as we will deduct the withdrawal amount, administration and dealing costs from the maturity value only.

When you ask for a withdrawal, we'll calculate the impact this has on your maturity value. The value of the underlying assets and interest rates at the time will affect this calculation. We'll also deduct our administration and dealing costs.

**This means that your maturity value will always be reduced by more than the withdrawal amount. Taking a withdrawal early in your plan term is likely to reduce your maturity value more than taking a withdrawal later.**

We'll pay the withdrawal amount direct to you, after we've deducted income tax.

If you do not choose a guaranteed minimum payment period that runs to the end of the plan term, then you will not have the option to take any withdrawals, cash in or transfer the value of your plan.

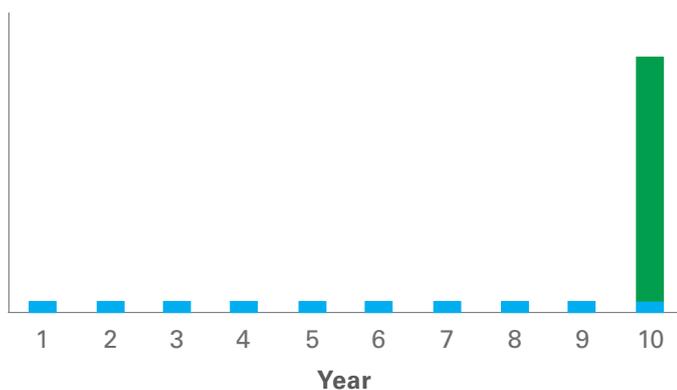
The following examples are based on a 10 year plan term with yearly income payments.

**Current Plan – no withdrawals**

- Regular income

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- Maturity value



**Taking a withdrawal in year 3**

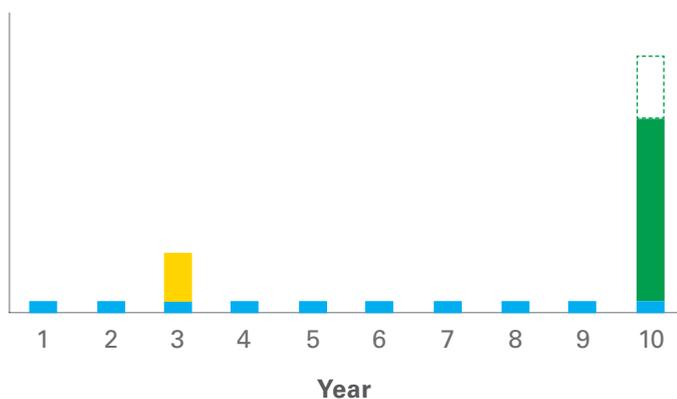
- Regular income

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- Maturity value reduced by more than withdrawal amount

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- Withdrawal amount



For illustrative purposes only. Actual values will depend on individual circumstances.

**Case Study**



Helen uses £50,000 to buy a plan for a term of ten years. She is receiving yearly income payments of £3,875 before tax and is due a maturity value of £15,000.

After three years Helen decides to take a withdrawal of £5,000 to help pay for her daughter’s wedding. Helen will receive the withdrawal amount of £5,000 less income tax, with her maturity now valued at £9,334. For the £5,000 withdrawal, Helen’s maturity value reduced by £5,666 which includes our administration and dealing costs.

If Helen took a withdrawal in year eight rather than year three, and assuming rates had remained the same, her maturity value would be reduced by a smaller amount.

If Helen decides to take the maximum number of three withdrawals over the plan term, the impact on the maturity value will depend on the calculation, including our administration and dealing costs, at the time of each withdrawal.

The figures used are examples only and actual values will depend on individual circumstances. For more information please see the Terms and Conditions. Source: Legal & General June 2019.

# Section 3

## Your options

### What income options do I have?

#### A fixed income



We can pay you a fixed income, where the level will remain the same for as long as we're paying it to you.

With this option you'll know how much income you'll be paid and when, but there is the danger that your income won't buy as much over time because of inflation.

The rate of inflation will vary but, for example, if inflation averaged 2.5% a year, after 10 years the value of £100 in today's prices would be only £78, and after 25 years, just £54.

#### An income that increases



If you're concerned about the possible effect of inflation, we can pay you an income that increases each year, either:

- ✓ by a fixed percentage, anything up to and including 10%, or
- ✓ in line with the Retail Prices Index (RPI).

RPI is the index of the average change in prices of goods and services in the UK. You can choose to have the increase capped at 5%, which is referred to as the Limited Price Index (LPI).

If you choose an income that increases over time, the income we'll pay you to begin with will be lower than if you'd chosen a fixed income.

#### No income



You can choose to receive no income at all during the term of the plan with just a maturity value due at the end of the term.

#### Payment frequency



##### We can make payments:

- ✓ monthly,
- ✓ quarterly,
- ✓ half yearly, or
- ✓ yearly.

##### We can pay your income either:

- ✓ in advance (at the start of the payment period) or
- ✓ in arrears (at the end of the payment period).

##### The options you choose will affect the amount of income you receive.

If you choose to have your payments made in arrears and also reduce or remove your guaranteed minimum payment period (see 'What death benefit options do I have?') you may decide that you would like a final payment to be made to cover the period between your last payment and your death. This is called a 'proportionate' payment. If you choose a 'proportionate' payment, your starting level of income will be lower.

#### Example



If you choose your income to be paid yearly in arrears this amount would be higher than if you chose for your income to be paid yearly in advance. However, you would have to wait a year before we pay you your first payment.

## What death benefit options do I have?

You can choose one or both of the following death benefits.

Choosing a death benefit will reduce the amount of your income payments and maturity value.

**It's therefore very important that you discuss this with your adviser to ensure that you choose the options that are more suitable for your needs.**

### A guaranteed minimum payment period

You can choose to guarantee that your income is paid for a minimum period from the date your plan starts. This means that if you die during your chosen period we'll continue to pay your income to your estate or any other person you specify until the end of this period.

If the guarantee period is for the full length of the plan, this will guarantee that the maturity value is paid too.

#### **If you choose a guaranteed minimum payment period for the full length of your plan and no other death benefit:**

- ✓ If you die before the end of your plan your income will be paid until the end of your plan and your maturity value will also be paid.
- ✓ You have the option to cash in, transfer or take withdrawals from your plan.
- ✓ Your beneficiary will have the option to take any remaining income and maturity value due, as a lump sum. For more information please see the Terms and Conditions.

#### **If you choose a guaranteed minimum payment period that is less than the full length of your plan and no other death benefit:**

- ✓ If you die during the guarantee period your income will continue to the end of the period but no maturity value will be paid.
- ✓ If you die after the guarantee period but before the end of the plan no income or maturity value will be paid.
- ✓ You do not have the option to cash in, transfer or make withdrawals from your plan.

### An income for your dependant

You can choose for a percentage of the income and maturity value to be paid to a dependant such as your spouse, registered civil partner or other financial dependant if you die.

#### **If choose no other death benefit and you die before the end of the plan:**

- ✓ The percentage of your income selected will be paid to your dependant until the end of the plan or until they die if this is sooner.
- ✓ The percentage of your maturity value will be paid to your dependant if they survive to the end of the plan. However, if they die before the end of the plan then no maturity value will be paid.

If you choose this option you then need to decide if you want us to pay the income to:

- ✓ **A named spouse**  
The person you're currently married to or in a registered civil partnership with when you start your plan.
- ✓ **An unnamed spouse**  
The person you're married to or in a registered civil partnership with when you die, if you do not know who this will be.
- ✓ **A named financial dependant**  
A person who is financially dependent on you at the time of your death and is not a child. You will need to name this person when you start your plan.

As with the guaranteed minimum payment period, choosing this option will reduce the amount of your income payments and maturity value.

## Choosing both

You can choose a guaranteed minimum payment period that is less than the plan term and an income for your dependant.

### **If you die before the end of the guaranteed minimum payment period:**

- ✔ Income payments will continue to be paid until the end of this period. Immediately following this period, we'll pay income payments to your dependant. The income payments will be paid until the end of the plan or until your dependant dies if this is sooner.
- ✔ The percentage of your maturity value will also be paid to your dependant if they survive to the end of the plan. However, if they die before the end of the plan then no maturity value will be paid.

### **If you die after the end of the guaranteed minimum payment period but before the end of your plan:**

- ✔ We'll pay income payments to your dependant from the date of your death. The income payments will stop at the end of the plan or when your dependant dies if this is sooner.
- ✔ The percentage of your maturity value will also be paid to your dependant if they survive to the end of the plan. However, if they die before the end of the plan then no maturity value will be paid.



# Section 4

## Your quote

### How long is my quote guaranteed for?

We can guarantee your quote for 35 days from the quote date. For this to apply, we must receive your completed application and the money being used to buy the plan before the date shown in the **'Important Information'** section in your quote. If we receive the application or the money after this date, we'll have to send you a new quote and the amount of income you receive could be different.

### What should I do if I want to accept this quote?

You should complete the application form, and any other accompanying documentation, and return it to us. You have a period of 30 days from the date your plan starts to change your mind.

Please see **'Can I change my mind?'** on page 7 for more details.



### What if the date in the 'Important Information' section of my quote has passed?

We'll send you a new quote that will reflect the amount of income and maturity value we'll be able to offer you at that time.

### Will you pay anything to my financial adviser or intermediary?

If a financial adviser gives you a personal recommendation to buy this plan, you can only pay them for their service with a fee called an 'adviser charge'. You'll agree how much this is with your financial adviser.

You can pay the adviser charge directly from your own funds or we can deduct it from the pension pot you use to buy your plan. We'll deduct the adviser charge from your pension pot or tax-free cash lump sum and pay it to your financial adviser before we set up your plan. We'll show this on your quote.

If you choose to pay your adviser charge from your pension pot there will be less money available to buy your plan, so the income will be lower. However, this might be a more tax-efficient way to pay, as the money in your pension pot hasn't been taxed yet. If you choose to pay it from your tax-free lump sum it will reduce the amount that you receive.

Once your plan has started, you will not be able to cancel the adviser charge or pay another one from your pension pot.

If you cancel your plan, you may have to find another way of paying the adviser charge. For more information please see **'Can I change my mind?'** on page 7.

You must discuss your adviser charge with your financial adviser. They can explain all your choices and their implications.

# Section 5

## Further information

### Which law and language do you work in?

**All the information in this document is based on our understanding of current law and regulation relating to pensions.**

This contract is governed by English Law. All our customer communications will only be available in English. All communications from us will normally be by letter or telephone.

### What if there is a conflict of interest?

We provide a wide range of services to many different customers. Sometimes circumstances may arise where our duties to customers differ from what is best for us or for another customer. This is a conflict of interest. We take our responsibility to identify and manage conflicts of interest fairly between us and our customers, or between two or more different customers very seriously. To ensure we treat customers consistently and fairly, we have a policy on how to identify and manage these conflicts. A summary of our policy is detailed below and further details are available on request.

**We:**

- ✓ will consider the interests of all our customers and treat them fairly;
- ✓ will manage conflicts of interest to:
  - ensure that all customers are treated consistently,
  - prevent any conflicts of interest from giving rise to a material risk of damage to the interests of our customers;
- ✓ have in place procedures to ensure that staff identify and report any new conflicts;
- ✓ will keep a written record of any conflicts or potential conflicts;
- ✓ if appropriate, we will disclose any relevant conflict to a customer before undertaking business with that customer;
- ✓ will carry out regular reviews to identify any new conflicts.

### Where can I go for help?

**Pension Wise** is a free and impartial service provided by the government to help you understand what your choices are and how they work. You will be able to get help on their website, over the phone or face to face about what you can do with your pension pot, the different pension types and how they work, what's tax free and what's not.



For details please visit:

**[pensionwise.gov.uk](https://pensionwise.gov.uk)**



If you prefer to speak to someone on the telephone or book a face-to-face appointment you can call:

**0800 138 3944**

**The Money Advice Service** provides lots of free independent information about retirement income products.



For details please visit:

**[moneyadviceservice.org.uk](https://moneyadviceservice.org.uk)**



If you prefer to speak to someone on the telephone or book a face-to-face appointment you can call:

**0800 138 7777**

### Who regulates you?

We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We're entered on the Financial Services Register under number 117659.



You can check this at:

**[fca.org.uk/firms/financial-services-register](https://fca.org.uk/firms/financial-services-register)**



Or you can call:

**0800 111 6768**



Alternatively, you can write to:

**The Financial Conduct Authority  
12 Endeavour Square  
London  
E20 1JN**

## What if Legal & General runs into financial difficulties?

We're covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we can't meet our obligations. This depends on the type of business and the circumstances of the claim. Currently 100% of the value of the valid claim is covered. There is no upper financial limit on the claim. You can find out more about the FSCS including amounts and eligibility to claim by visiting its website: [fscs.org.uk](https://www.fscs.org.uk) or calling: **0800 678 1100**

## What is client categorisation?

There are various categories of client set out in the financial regulations. If you buy this Legal & General product, we will treat you as a 'retail client'. Being a retail client gives you the greatest level of protection under the regulations and ensures you get full information about any products you buy.

If, under the regulations, you are a professional client or eligible counterparty, we will still treat you as a retail client, although this would not necessarily mean that you would be eligible to refer any complaints to the Financial Ombudsman Service or to make a claim under the Financial Services Compensation Scheme.

## Solvency and Financial Condition Report (SFCR)

We are required to publish an annual Solvency and Financial Condition Report (SFCR) describing our business and its performance, our system of governance, risk profile, valuation for solvency purposes and capital management. Our latest SFCR is available at [legalandgeneralgroup.com/investors/library](https://www.legalandgeneralgroup.com/investors/library)

## How do I make a complaint?

If you wish to complain about any aspect of our service, or if you'd like us to send you a copy of our internal complaint handling procedure, please contact us. Our details can be found on the back cover.

Any complaint regarding our administration that we cannot settle can initially be referred to:

The Pensions Advisory Service  
11 Belgrave Road  
London  
SW1V 1RB

 **0800 011 3797**

 **[pensionsadvisoryservice.org.uk](https://www.pensionsadvisoryservice.org.uk)**

and may then be referred to:

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
E14 4PU

 **0800 917 4487**

 **[enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)**

 **[pensions-ombudsman.org.uk](https://www.pensions-ombudsman.org.uk)**

Any sales-related complaints that we can't settle can be referred to:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

 **0800 023 4567 or 0300 123 9123**

 **[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

 **[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)**

Making a complaint to any of the above will not affect your legal rights.



# How can I contact you?

There are several different ways of getting in touch with us. For general enquiries, or if you wish to make a complaint about any aspect of the service you've received from Legal & General:



You can call us on  
**0800 048 2446** for general enquiries  
**0370 050 2616** to make a complaint

Calls to these numbers will not exceed your fixed line or mobile phone provider's national rate and will be included in any inclusive free minutes plan or discount scheme you may have with your telephone provider. Call charges will vary.

Lines to both numbers are open Monday to Friday, 9am to 5pm. We may record and monitor calls.

All Legal & General's call centres are UK based.



You can email us at  
**retirement@landg.com**

If you're contacting us by email please remember not to send any personal, financial or banking information because email isn't a secure method of communication.



You can write to us at  
**Legal & General Retirement**  
PO Box 809, Cardiff CF24 0YL



You can visit our website at  
**legalandgeneral.com/retirement**

## Easier to read information

Please call us on **0800 048 2446** if you are visually impaired and would like this document in Braille, large print, audio tape or CD.

**Legal & General Assurance Society Limited**  
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