

COFUNDS PENSION ACCOUNT DRAWDOWN TRANSFER REQUEST FORM

for existing clients

Also available on the Aegon website:

Cofunds Pension Account Drawdown Transfer Application Form

– open a **new** Cofunds Pension Account by transferring a plan from which full or partial benefits are being taken.

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio version of this document, please contact us on 0345 604 4001 (call charges will vary) or by visiting **aegon.co.uk/additionalsupport**

We recommend that you complete this form in conjunction with your financial adviser.

Please note failure to complete all the sections relevant to your application will cause delays with your request.

This form must be completed if you are transferring a plan, from which you are already taking full or partial benefits, to your Cofunds Pension Account.

Please talk to your adviser about setting up sell down options before completing this form.

A separate copy of this form must be completed where more than one scheme is being transferred.



Please complete this form by typing in the boxes, including the signature box(es) and email it to:

aegoncofundadministration@aegon.co.uk.

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so please consider this and do not include any personally sensitive, financial or banking information that has not been appropriately secured.

RECEIVING GUIDANCE OR ADVICE ON TRANSFERRING TO TAKE RETIREMENT BENEFITS

Please complete the questions regarding Pension Wise and financial advice below.

We think you should get financial advice or guidance before making any decisions regarding your pension savings, to help fully understand your options.

Pension Wise guidance

Due to the importance of receiving guidance, the government introduced regulations to highlight Pension Wise. Pension Wise is a free and impartial government service from **moneyhelper.org.uk** offering you guidance on your pension savings and the options available to you. The regulations recommend you take guidance from an independent pension specialist at Pension Wise and appointments are available online, by phone or face to face.

You can book online at **moneyhelper.org.uk/pensionwise** or call them on 0800 138 3944. Alternatively call us on 0345 604 4001 (call charges will vary) and we'll book an appointment for you. Please have your product number to hand when you call us, as we'll ask you for it.

Advice

Before making any decisions about taking your pension benefits you should also get advice from a financial adviser. If you don't have a financial adviser, you can visit **moneyhelper.org.uk/choosing-a-financial-adviser** to find one.

The regulations require you, or your adviser if they're completing the form on your behalf, to confirm the following options before we can proceed with your transaction. If you plan to take guidance and/or advice you should do this before completing this form.

Please make sure you answer the following questions.

1 Have you had advice from a financial adviser relating to this transaction in the last 12 months?

Yes Date / / No

2 Have you received guidance from Pension Wise relating to this transaction in the last 12 months?

Yes - **you don't need to complete question 3** Date / / No - **go to question 3**

3 If you answered **No** in question 2 above and **don't** want to use Pension Wise, you need to opt-out.

Please tick the relevant option(s) below.

- I don't want to receive guidance.
- I don't want to receive advice.
- I have already had advice in the last 12 months as confirmed in question 1.

If you've already received guidance or advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

Section 1

Client details

Product number	8 <input type="text"/>
Mr/Mrs/Miss/Ms/Other - please specify	<input type="text"/>
Full forename(s)	<input type="text"/>
Surname	<input type="text"/>
Phone number	<input type="text"/>
Email address	<input type="text"/>

When completing date fields please use the usual **DD/MM/YYYY** format.

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Curtis Banks will not give you advice about the suitability or otherwise of crystallising all or part of your Cofunds Pension Account plan(s) by the taking of a pension commencement lump sum and taking income under flexi-access drawdown or switching from capped drawdown to flexi-access drawdown.

We strongly advise you to seek financial advice before proceeding, especially if you're unsure how your current or future needs may influence your decision.

Please ensure you have read and answered the relevant questions in section 4.

Section 2

Scheme to be transferred

2A. Scheme details

Full name of transferring scheme	<input type="text"/>
Type of scheme being transferred (e.g. personal pension)	<input type="text"/>
Name of scheme administrator/ trustee/insurance company	<input type="text"/>
Scheme administrator/trustee/ insurance company address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Policy/account number (if applicable)	<input type="text"/>
Transfer value	£ <input type="text"/>

Please check with the current scheme provider if discharge forms are required. If so, please enclose them with this form. Not enclosing these may result in a delay to the transfer.

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Please note crystallised arrangements can only be transferred in full.

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Is the transferring scheme a full or partial transfer?	Full	<input type="checkbox"/>	Partial	<input type="checkbox"/>
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Please note crystallised arrangements can only be transferred in full.

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme?

<input checked="" type="checkbox"/>	Yes				
<input checked="" type="checkbox"/>	No – does the transferring scheme include:				
	Guaranteed Annuity Rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Any other safeguarded benefits that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP) or guaranteed growth rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If you are not sure, please check with your current scheme.

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<input checked="" type="checkbox"/>	I confirm that a suitably authorised financial adviser recommended that I transfer the scheme. We will not accept this transfer unless you have received a recommendation from a suitably authorised financial adviser to transfer the scheme.
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If the adviser named in Section 6 gave this advice they will be required to sign and complete Section 6. If they didn't give this advice but you would still like to transfer the scheme you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix I.

2B. Transfer state

Are the funds in this scheme:

<input checked="" type="checkbox"/>	Your own
<input checked="" type="checkbox"/>	Inherited from a deceased person – if so, are you:
<input checked="" type="checkbox"/>	A dependant
<input checked="" type="checkbox"/>	A nominee
<input checked="" type="checkbox"/>	A successor
<input checked="" type="checkbox"/>	Both - If both, please complete a separate copy of Section 2B for each arrangement being transferred.

Is this scheme:

<input checked="" type="checkbox"/>	Partial drawdown – state below whether the scheme is in flexi-access or capped drawdown and complete Section 3.	
	Value of plan in drawdown	£
	Value of plan not in drawdown	£
<input checked="" type="checkbox"/>	Flexi-access drawdown	
<input checked="" type="checkbox"/>	Capped drawdown – we also require the following information about the scheme you are transferring:	
	Reference date	/ /
	Maximum permitted income	£
	Taxable income taken to date in the current reference year	£
	Switch to flexi-access drawdown upon transfer to the Cofunds Pension Account?	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>

i If you take income from members' flexi-access drawdown, the money purchase annual allowance (MPAA) will start to apply to you if it does not already. This means that contributions to your money purchase pensions will be limited to £10,000.

If yes, and if in Section 6 your adviser has confirmed you have not received advice on switching to flexi-access drawdown, it is important that you consider the risks that may be associated with taking retirement benefits. We strongly advise you to seek financial advice before proceeding, especially if you're unsure how your current or future needs may influence your decision. Please complete the risk questions in Section 4.

2C. Assets to be transferred

<input checked="" type="checkbox"/>	The transfer payment will comprise only cash
<input checked="" type="checkbox"/>	Assets are to be transferred as investments. Please ensure that the current scheme administrator permits this. Please include one of the below:
<input checked="" type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed
<input checked="" type="checkbox"/>	A completed Investment Transfer Schedule is enclosed

i Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

Section 3

Your bank details

3A. Initial gross income

I would like to take the following taxable income:

Initial gross annual income required	<input type="checkbox"/> Whole fund	<input type="checkbox"/> Nil	<input type="checkbox"/> Other, please specify amount	£		each year
Type of income payment	<input type="checkbox"/> Single	<input type="checkbox"/> Regular				
If regular, frequency of income	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly		
Month of first income payment	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>

All income payments will be made on the last business day of the month. We will continue to pay the same amount of taxable income in future years until you inform us otherwise.

Where you select quarterly payments, we will pay your income at the end of March, June, September and December.

i When you first begin to take income, your payments may be subject to an emergency tax code. This may result in you initially paying too much, or too little tax to HM Revenue & Customs (HMRC). We can only accept tax code notifications from HMRC directly, or from an original P45.

3B. Your bank details

Please indicate below which bank account you require the benefits to be paid to from your drawdown fund.

Bank or Building society name	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Name(s) of account holder(s)	<input type="text"/>
	<input type="text"/>
Branch Sort Code	<input type="text"/> / <input type="text"/> / <input type="text"/>
Bank/Building society Account number	<input type="text"/>
Building Society Roll Number	<input type="text"/>

i We are only able to make payments to a personal account in your own name, including joint accounts. In addition, payment may only be made to a UK bank account or to an account that can accept BACS, Faster Payments or CHAPS payments. Please speak to your bank if you have any questions as to whether your account is suitable.

i **Income payments will always be paid by BACS.**

3C. Options for making **single** income payments

To make a single income payment (including tax-free lump sum) from a Cofunds Pension Account (CPA), you must ensure that you have sufficient cash available within the CPA cash facility before submitting your instruction, otherwise we may not be able process your request.

3D. Options for making **regular** income payments

<input checked="" type="checkbox"/> I confirm that I have an active sell down instruction.
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For more information about setting up a sell down option, please see the relevant Aegon platform terms and conditions.

i You will only see a record of sell downs in your annual statement.

Please note: this section should be completed:

- By clients aged 50 or over who are transferring in uncrystallised funds and taking benefits within 3 months of the transfer.
- For all drawdown transfers.
- For capped drawdown to flexi-access drawdown switches.

Please answer the following question.

Prior to applying to take benefits have you taken advice in relation to flexi-access drawdown from an authorised adviser?

<input type="checkbox"/>	Yes please go to section 5.
<input type="checkbox"/>	No* please answer the below questions to highlight the risks.

* Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to transfer benefits. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).

The Financial Conduct Authority requires us to make sure you have considered the potential risks of accessing your pension benefits. We are required to ask questions about your circumstances, so that we can provide warnings about the risks which might apply to you.

Once we have received your answers to the below questions, we will send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your down request until we have received this signed declaration. We can accept copies by fax 0370 414 8000 or email to benefitsteam@suffolklife.co.uk if this is more convenient for you.

Please note that this exercise is only intended to highlight potential risks - your answers won't affect your options.

Guaranteed income

Annuities offer a guaranteed income, but in drawdown there is no guarantee about the amount of income you might be able to take in the future. This is because the available income depends on your fund value, which is affected by many factors, such as investment performance. Are you comfortable with there being no guarantee of future income in drawdown?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

Tax

Money that you take from your pension may be taxed (please see the applicable Key Features Document or beneficiary options factsheet for further information). If it is taxed as income, it is added to any other taxable income you receive during the tax year, and might push you into a higher tax bracket. It is also possible that the tax we deduct from any payments is not the final amount due: you may need to pay additional tax at the end of the year. Are you confident that you fully understand the tax implications of taking income from your plan?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

Investment scams

Some investment scams encourage people to withdraw money from their pensions in order to invest elsewhere. For example, they may offer unusually high rates of return, special offers, or there may be pressure to act quickly. The schemes can appear very genuine, but you risk losing some or all of your money. Are you aware of how to protect yourself from investment scams?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

Health

Annuities provide a guaranteed income for life and although the return may appear low, if your life expectancy is reduced because of poor health you may qualify for enhanced annuities which pay better rates. Are there aspects of your health or lifestyle which could make you consider whether you are potentially eligible for a better value annuity?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

Inflation

When planning your long term income needs you need to take into account of future inflation, which will erode the buying power of your money. For example, if inflation is 2% p.a., £1 today will be worth 82p in 10 years time. If you are planning to take a level of income or a large lump sum from your pension, do you understand that inflation will erode the value of what will be available for you in the future?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

Please note that this exercise is only intended to highlight potential risks to you - your answers won't affect your options.

We will not be able to process your retirement benefits until we have received this signed declaration. We can accept scanned copies by fax 0370 414 8000 or by email benefitsteam@suffolklife.co.uk. As email isn't a secure method of communication, please don't send any personal, financial or banking information.

Debt

Are you aware that money taken from your pension could be available to creditors in respect of any unpaid debts you might have?

 Yes

 No
Benefits

Are you aware that taking money from your pension could affect your entitlement to means-tested benefits?

 Yes

 No
Ongoing income

Any money taken from your pension now will reduce the amount that may be available to you in the future. Are you expecting this pension to provide you with income for the rest of your life?

 Yes/unsure

 No
Contributions

The annual allowance is the maximum amount that you, or anyone on your behalf, can contribute to your pensions each year without incurring a tax charge. It is currently £60,000. If you take income whilst in flexi-access drawdown, your annual allowance for money purchase pensions, such as your Cofunds Pension Account, will reduce to £10,000. Are you, or anyone on your behalf, likely to contribute more than £10,000 to money purchase pensions in the future?

 Yes/unsure

 No
Further investment

If you withdraw money from your pension to invest elsewhere, the charges on the new investments may differ from the charges applicable to your pension. The new investments are also likely to be subject to income tax and capital gains tax, whereas investments in your pension are exempt from these charges. If you plan to invest your money elsewhere, do you understand the difference in charges and how this could affect the value?

 Yes/not applicable

 No/unsure
Shopping around

There are several ways in which you can access your pension savings. Different products, with different options and charges, are available from various providers. We recommend that you research the options available to you. Are you happy that you've researched your options and have made an informed choice?

 Yes

 No/unsure
Beneficiaries

When you die, the remaining money in your pension can pass to beneficiaries, such as a spouse or other family members. Any money you take from your pension will reduce the amount which may be available to them on your death. Are you relying on this pension to provide for your beneficiaries when you die?

 Yes/unsure

 No

Means tested benefits include, housing benefit, council tax deductions, income support, Universal Credit, income-based job seekers allowance and any benefit that pays for long term care.

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Section 5

Investment Pathways

The Financial Conduct Authority requires us to make sure you have considered the potential risks of holding more than half of your plan in cash and/or cash like assets. Examples of cash like assets are funds which are held in a current or deposit account and certain Government bonds.

We are required to ask questions about your investment intentions, so that we can provide warnings about the risks which might apply to you. Once we have received your answers to the below questions, if required, we may send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your transfer in request until we have received this signed declaration. We can accept copies by fax 0370 414 8000 or email to benefitsteam@suffolklife.co.uk if this is more convenient for you.

Please answer the following question.

Prior to applying to transfer benefits in drawdown have you received a personal recommendation from an authorised adviser in relation to how to invest the funds in your plan?

<input type="checkbox"/>	Yes please go to section 6.
<input type="checkbox"/>	No please answer the below question in relation to the investments in your plan.

Investment Pathways is a process defined by the Financial Conduct Authority to assist individuals in selecting investments for their drawdown funds. More information on Investment Pathways can be found on the MoneyHelper website moneyhelper.org.uk, or you can telephone 0800 011 3797.

Please select one of the below 3 options to confirm how you wish to select the investments for your plan:

Option 1	
<input type="checkbox"/>	Use Investment Pathways

Where you have selected option 1, please select one of the below Investment Pathway options that corresponds most closely to your current intentions:

<input type="checkbox"/>	I have no plans to touch my money in the next 5 years
<input type="checkbox"/>	I plan to use my money to set up a guaranteed income (annuity) within the next 5 years
<input type="checkbox"/>	I plan to start taking my money as a long-term income within the next 5 years
<input type="checkbox"/>	I plan to take out all my money within the next 5 years

Option 2	
<input type="checkbox"/>	Select investments without using the Investment Pathways

Option 3	
<input type="checkbox"/>	Remain invested within your current investments in your existing plan, if you have one

Please note: Curtis Banks does not offer Investment Pathways, so we will be unable to proceed with your transfer application if you have selected option 1. We recommend that you discuss your options and your personal circumstances with a financial adviser. If you do not have a financial adviser, you can contact the MoneyHelper website moneyhelper.org.uk, or you can telephone 0800 011 3797.

Please continue to section 6.

Section 6 Adviser (for adviser use only)

Adviser name

Firm name

6A. Advice given

Did you advise your client on the suitability of transferring any employer-sponsored schemes to the Cofunds Pension Account?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Did you advise your client to transfer any safeguarded benefits to the Cofunds Pension Account?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>

Please complete the below declaration if your client wishes to switch from capped drawdown to flexi-access drawdown:

Have you provided advice to your client on switching from capped drawdown to flexi-access drawdown?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Have you provided your client with a personal recommendation in relation to how to invest the funds in their plan?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>

6B. Authorisation

I/We also confirm that:

I/we have provided my/our client with the details of the fees appropriate to their investment (if applicable).

Signed (type name here) Date / /

Adviser name FCA Reference Number (**Firm**)

Firm name Position

Section 7 Declaration

It is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution.

7A. Please read and sign the declaration below to authorise the transfer(s):

I declare that to the best of my knowledge and belief the statements made in this section (whether in my handwriting or not) are correct and complete.

I accept that an additional arrangement under my plan is set up to allow the continuation of drawdown income. Each separate drawdown arrangement transferred in must be maintained separately and will incur its own set of drawdown fees as stated on the Charges Sheet.

I understand that you may undertake a search with a reference agency for the purposes of verifying my identity and age. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.

I confirm I wish to take the income as detailed in Section 3.

I understand that, in accordance with the Terms and Conditions, a fee may be charged in respect of the transfer of the above scheme.

I hereby consent to Curtis Banks obtaining details from the administrator/trustee or insurance company or other pension provider of any scheme, contract or arrangement of which I am or have been a member in connection with the transfer and authorise the giving of such details to Curtis Banks.

I also consent to my adviser obtaining the same details.

While Curtis Banks will request transfers in a timely manner, I understand that Curtis Banks is not responsible for the timely completion of the transfer.

I understand that Curtis Banks will not request any in specie transfer until all of the information requested in the Investment Transfer Schedule has been provided.

I wish for the pension scheme benefits detailed overleaf to be transferred to my Cofunds Pension Account.

I understand that a drawdown arrangement can only be transferred in full and not in part.

I understand that if I hold Enhanced or Fixed Protection and make a single or regular contribution, or transfer funds into a newly opened pension there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA), and Overseas Transfer Allowance (OTA) will apply to my pension benefits.

You should sign and date this form by typing your full name in the signature box below and typing the date in the date box. Your typed name in the signature box will be your signature. When you sign the form, by typing your name in this box, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

Where applicable, I authorise Curtis Banks to provide details to MoneyHelper.

Signed (type name here) Date / /

Client name

7B. Declaration to the administrator of the transferring scheme(s):

I authorise and instruct you to transfer funds from the plan(s) as listed above directly to Curtis Banks. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed above.

I authorise you to release all necessary information to Curtis Banks to enable the transfer of funds to Curtis Banks.

I authorise you to obtain from and release to my adviser any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed above, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Until this application is accepted and complete, Curtis Banks' responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme(s).

Where the payment(s) made to Curtis Banks represent(s) all of the funds under the plan(s) listed above, then payment made as requested will discharge the administrator of the transferring scheme of all claims and responsibilities in respect of the plan(s) listed.

Where the payment(s) made to Curtis Banks represent(s) part of the funds under the plan(s) listed above, then the administrator of the transferring scheme will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

7C. Declaration to Curtis Banks and the administrator of the transferring scheme(s):

I promise to accept responsibility in respect of any claims, losses and expenses that Curtis Banks and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me or of any failure on my part to comply with any aspect of this transfer form.

Adviser details

Name of authorised individual	<input type="text"/>
Full name of regulated organisation	<input type="text"/>
Regulator's reference number for organisation	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Regulator's reference number for individual	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	Postcode <input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Email address	<input type="text"/>

i Please complete this section, in full, if you are not the client's current adviser as known to Cofunds.

i This section **must** be completed by a suitably authorised UK adviser if advice has been given **in all cases** on converting to flexi-access drawdown and/or transfers from schemes containing safeguarded benefits, if relevant.

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network	<input type="text"/>
Regulator's reference number for principal or network	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Declaration (to be completed and signed if the client has stated they have sought advice containing safeguarded benefits)

Please confirm whether you have provided advice to your client on scheme transfers into and/or taking benefits from the Cofunds Pension Account:

<input checked="" type="checkbox"/>	I have provided advice to my client on converting to flexi-access drawdown.
<input checked="" type="checkbox"/>	I have not provided advice to my client on converting to flexi-access drawdown but I have explained the risks of drawdown.
<input checked="" type="checkbox"/>	I confirm that I have recommended the client (as named in Section 1) to transfer his/her pension scheme(s) containing safeguarded benefits to the Cofunds Pension Account.

Name	<input type="text"/>		
Position in organisation	<input type="text"/>		
Adviser signature	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	(type name here)		

The Cofunds Pension Account is provided by Curtis Banks Pensions (Curtis Banks), a trading name of Suffolk Life Pensions Limited (Suffolk Life). Registered address: 153 Princes Street, Ipswich, Suffolk IP1 1QJ. Registered in England and Wales number 1180742. Suffolk Life is authorised and regulated by the Financial Conduct Authority (FCA) under FCA registration number 116298. All assets held in the Cofunds Pension Account are legally owned by Suffolk Life Trustees Limited and are held on the Aegon Platform provided by Cofunds Limited (Cofunds). Registered address: Level 26, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB. Registered in England and Wales No. 3965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734. 2025 Aegon UK plc

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