

<Name>  
<Add 1>  
<Add 2>  
<Add 3>  
<Town>  
<County>  
<Postcode>

Dear <Mr Sample>,

## Four years until you retire – are you invested in the right fund for you?

You're currently invested in the <name of fund> through your Retiready account. Your fund is in the process of changing how it invests by moving into investments suited to the retirement outcome you're currently targeting. This is an automated process.

Currently the fund you're invested in is on track to prepare your savings to {buy an annuity, which is a guaranteed income for life,}{remain invested and maybe take an income from your pension pot}{take your whole pot as a cash lump sum} in <year>. You can find out more about lifestyle funds and your current fund at [aegon.co.uk/lifestylefunds](http://aegon.co.uk/lifestylefunds).

### What you need to do now

It's important that you:

- check your planned retirement age (see opposite), because this will affect when your fund starts switching into different investments, and
- consider whether you still intend to {buy an annuity}{remain invested and take an income from your fund}{cash in your benefits}.

If either of these things has changed, you may need to review the fund you're invested in. Retiready offers a range of five alternative funds.

To see details of these, login to your Retiready account at [retiready.co.uk/public/sign-in.html](http://retiready.co.uk/public/sign-in.html).

You can find out how to switch funds or change your retirement date at [aegon.co.uk/lifestylefunds](http://aegon.co.uk/lifestylefunds). We recommend that you take some advice or guidance beforehand as these are important decisions.



Your plan number

XXXXXX

Your planned retirement age

XX

Cash lump sum

Annuity

Flexible income

Do you still want the same retirement outcome?

Call us on  
0345 610 0072

Call charges will vary. Lines open Monday to Friday 8.30am to 5.30pm.

Read on...

The value of your pension plan may go down as well as up and isn't guaranteed. You could get back less than the amount invested.


## Where to find out more

We have a range of tools on our website which are designed to help you get ready for retirement. You can also access free and impartial information from the government.

- Your Retirement Planner - for information on your retirement options and help getting ready for retirement ([retiready.co.uk/retirement-income-planner/options.html](http://retiready.co.uk/retirement-income-planner/options.html))
- Lifestyle funds hub - for information on your current fund and what a lifestyle fund is ([aegon.co.uk/lifestylefunds](http://aegon.co.uk/lifestylefunds))
- Pension Wise - a free and impartial government guidance (not advice) service ([pensionwise.gov.uk](http://pensionwise.gov.uk) or call 0800 138 3944)

If you're not sure about what to do we recommend you speak to a financial adviser. If you don't currently have an adviser, you can find one at [unbiased.co.uk](http://unbiased.co.uk).

Yours sincerely,



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Aegon UK