



Miss Anne Jones  
Your Street  
Your Town  
XX1 1XX

Dear Miss Jones

## Your pension fund is about to change – time to take action

You're currently invested in the GPP Default fund through your Aegon pension. This fund is designed to meet a retirement outcome of buying an annuity, which is a guaranteed income for life, in 2031.

As you're approaching seven years from your selected retirement date, your investments will soon be switched into the lifestyle stage. This means your fund will start moving into investments suited to the retirement outcome you're currently targeting – this happens automatically. Your fund name will also change to include your retirement year.

### What you need to do now

It's important that you:

- check your selected retirement age (see opposite), because this will affect when your fund starts switching into different investments,
- consider whether you still intend to buy an annuity.

If any of the above has changed, you may need to review the fund you're invested in.

You can find out how to switch funds or change your selected retirement date at [aegon.co.uk/lifestylefunds](https://aegon.co.uk/lifestylefunds)

We recommend that you take some advice or guidance beforehand as these are important decisions.

To see a list of alternative funds - go to [digital.feprecisionplus.com/aegonportal](https://digital.feprecisionplus.com/aegonportal)

The value of an investment can fall as well as rise and isn't guaranteed. The value of your pension pot when you come to take benefits may be less than has been paid in.

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### Contact us

#### Online services

[aegon.co.uk/login](https://aegon.co.uk/login)  
(go to Aegon and Scottish Equitable Pensions and Bonds)

If you're not registered online  
[aegon.co.uk/activate](https://aegon.co.uk/activate)

Fill in a digital form  
[aegon.co.uk/request](https://aegon.co.uk/request)

#### Find out more online

[aegon.co.uk](https://aegon.co.uk)

#### Phone

03456 10 00 10  
Monday to Friday  
Call charges will vary

#### Write to

Aegon,  
Sunderland  
SR43 4DS

1 July 2024

### Plan details

#### Plan number

0

#### Planholder

Anne Jones

**Selected retirement age**  
65

### **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 impartial information from the government.

- Your Retirement Planner - for more information on your retirement options and help getting ready for retirement ([retiready.co.uk/retirement-income-planner/options.html](https://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](https://aegon.co.uk/lifestylefunds))
- Pension Wise, a service from MoneyHelper, is a free and impartial government service offering guidance about your retirement options. This service is available online at [moneyhelper.org.uk/pensionwise](https://moneyhelper.org.uk/pensionwise), by phone on 0800 138 3944 or face to face by appointment.

If you're not sure about what to do we recommend you speak to a financial adviser. If you don't have an adviser, you can visit [moneyhelper.org.uk/choosing-a-financial-adviser](https://moneyhelper.org.uk/choosing-a-financial-adviser) to find the right one for you.

### **View your plan online**

If you're registered for online services, you can view your plan at [aegon.co.uk/login](https://aegon.co.uk/login)

If you haven't registered, you can do this at [aegon.co.uk/se-login](https://aegon.co.uk/se-login)

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Yours sincerely

Lynne Patterson  
Customer Service Oversight Director  
Customer Services