

# KEY FEATURES OF THE GROUP PERSONAL PENSION PLAN

The Financial Services Authority is the independent financial services regulator. It requires us, Friends Life Assurance Society Limited, to give you this important information to help you to decide whether our Group Personal Pension Plan is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Please read this document with the accompanying illustration. Where relevant information is contained in other documents these will be signposted at the appropriate point. You need to be comfortable that you understand the benefits and risks of this plan before deciding whether to invest. The purpose of this document is to help you to make an informed decision. However, we recommend that you seek professional advice before you make any decisions about this plan.

This document is aimed at someone taking out a new plan. If you are amending an existing plan, for example making an additional single contribution, please note that the charges may differ to those shown in this document and there may be additional options available to you. Where applicable, this will be highlighted. For more information on this or any additional information on your plan, please refer to your original documents.

## **What is a Group Personal Pension?**

A Group Personal Pension is a collection of individual Personal Pension Plans arranged by an employer for their employees. It is designed on a group basis so that it is easier to administer. Each individual plan is a long term investment designed to help an employee invest for their retirement.

Through the pension plan you can invest in one or a number of investment funds. These funds invest in different types of assets, which tend to fall into four main categories: Money Market, Fixed Interest, Property, and Shares. Please see the Pensions Investment Funds Guide for further information.

## **Should you consider this plan?**

You should consider this plan if:

- You want to invest for your retirement
- You are under age 75
- You can afford the payments due, now and in the future

- You are at least 16 years of age
- You are prepared to keep your funds invested until you are eligible to take benefits
- You have considered any other pension plans that your employer may offer.

## **Its aims**

- To build up a sum of money in a tax efficient way which, when you take retirement benefits, you can convert to a pension, or if you prefer, a reduced pension and a tax-free cash sum.
- To provide benefits on your death to your dependant(s).

## **Your commitments**

Your employer may pay into your plan and may require that you make contributions too. These contributions must be at least the minimum amount required by us. For more information please refer to the section headed 'How can I pay money in?' on page 4.

To leave your plan invested until you choose to take your pension benefits. You cannot normally take these benefits before you are aged 55.

You must decide on the type of benefits you wish to take before your 75th birthday under this plan.

To tell us if you make contributions to all your pension arrangements in one tax year in excess of your annual earnings for that tax year.

## **Risks**

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The value of investments can fall as well as rise and are not guaranteed. This could mean that when you choose to take your pension benefits the value of your fund may be lower than the amount paid in.

The pension benefits you receive from this plan may be lower than illustrated. This could happen for a number of reasons, for example:

- you start taking your benefits earlier than your chosen retirement date;
- you and/or your employer stop or reduce contributions;
- investment performance is lower than assumed;
- charges increase above those assumed;
- you have invested in our With Profits fund and a Market Value Reduction (MVR) applies on exit;
- tax rules change. The tax information provided here is based on our interpretation of current legislation which is subject to change and individual circumstances; or
- the annuity rates provide less pension benefits than those assumed in the illustration. This might be because:
  - interest rates when you retire are lower than illustrated; or
  - life expectancy when you retire is greater than that assumed in the illustration.

If you join this pension scheme you should bear in mind that the pension you receive in retirement could affect your entitlement to means-tested State benefits.

Some of the funds in which you can invest may carry additional risks because of the types of asset they may hold. For instance, the value of funds that invest overseas may fall and rise due to changes in exchange rates, funds that invest in emerging markets may not be regulated as strictly as more developed markets and it may be harder to sell these assets, there may be a delay in accessing your money if you invest in property. There are other risks which could affect the performance of the funds that you invest in. Please see the Pensions Investment Funds Guide for more information.

It is important to understand that the Group Personal Pension is denominated in British pounds. So if you invest in a fund that is denominated in a different currency, there is an additional risk that your investment could lose value because of changes in exchange rates between the different currencies.

## **Risks specific to the With Profits Fund**

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If you invest in the With Profits Fund, it may be necessary for us to apply a 'market value reduction' (MVR) if you leave the With Profits Fund in adverse investment conditions. This will reduce the amount you get back. If you would like more information on the MVR please refer to the section 'What is the With Profits Fund' on page 6 or to your Policy Provisions.

## **Questions & Answers**

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### **1. Is this a stakeholder pension?**

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No, this Group Personal Pension Plan is not a stakeholder pension. Stakeholder pensions are a form of personal pension that meet Government minimum standards. A stakeholder pension may meet your needs at least as well as this plan.

## **2. Can I change my mind?**

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You can change your mind within 30 days. If you decide to invest in this plan we will send you a 'Your right to change your mind' form. You will then have 30 days from receipt of this to cancel your plan. Please send the 'Your right to change your mind' form to the address on page 11.

**Regular Contribution Contracts:** If you cancel within 30 days you will receive back any money that you have paid.

**Single Premium Contracts:** If you cancel within 30 days we will return to you any payments you have made less any fall in investment value that has occurred before we receive your instruction to cancel.

If you have invested all or part of your investment in the With Profits Fund a 'market value reduction' may apply. Please see the 'What is the With Profits Fund?' section on page 6 for more details.

Any employer contributions will be returned to your employer.

If you do not exercise your right to cancel within 30 days your plan will continue in accordance with the Policy Provisions, and any decision to transfer your benefits at a later date will be subject to any charges as shown in the illustration.

## **3. What are the charges?**

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The following charges are applicable if you are taking out a new plan. If you are amending an existing plan other charges may apply, please refer to your original documents.

The charges we make cover the cost of setting up your plan and any advice provided (unless you are paying a fee to your adviser). They also include the cost of administering your plan and professionally investing your money. The fund charges may vary depending on the fund chosen.

Charges reduce the potential for growth.

The enclosed illustration shows the charges that will apply to your plan.

## **Yearly Management Charge**

We deduct management charges from your plan which accrue daily over the course of the year. Yearly Management Charges vary for each fund. You will find full details of the yearly management charges in your personal illustration.

We will collect the charges for each fund monthly, by:

- reducing the value of the units; or
- adjusting the number of units in your plan; or
- using a combination of the above.

For an explanation of units please see the 'What are units and unit-linked funds?' section on page 6.

The Yearly Management Charge will be calculated as a percentage of the value of the fund. It may be changed at any time.

There are a number of circumstances that could lead to an increase in the charges, such as tax rule, legislative or regulatory changes, or staff and overhead costs (which are reasonable in amount and reasonably incurred) being higher than we expect. In some cases the costs of using 'third parties' could be more than we expected. A third party is any party which is not Friends Life.

If any of this happens, we will write to you to advise you of the change. Full details are set out in the Policy Provisions.

If we need to make any other changes under the plan then such changes will be carried out in accordance with the Policy Provisions.

If you invest in the With Profits Fund there are additional costs. For the With Profits Fund, these costs and the yearly management charge are taken into account in working out the bonus, if any, to be credited to your plan. Note that any part of the yearly management charge taken by adjusting the number of units will continue to be taken in that way.

## **External Funds**

Some funds may have additional Yearly Management charges. Further information about all the funds and their charges can be found in the Pensions Investment Funds Guide.

## **Fund Expenses**

Some funds may have additional costs which are reflected in the unit price. These are known as fund expenses and are made by the fund manager to cover the cost of running the fund. This can include custodian and audit fees and commission of buying and selling of assets. Fund expenses vary depending on the fund chosen. Further details can be found in your Policy Provisions.

Further information about all the funds and their charges can be found in the Pension Investment Funds Guide.

## **4. How can I pay money in?**

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### **What contributions can I make?**

You and/or your employer can make regular contributions.

You and/or your employer can make additional, single 'one-off' contributions at any time, by cheque. Please note that additional single contributions attract their own cancellation rights and charges. The value of any additional investment, as well as the existing investment, can fall as well as rise in value and is not guaranteed.

Contributions can be based on a fixed amount or a fixed percentage of your salary.

You and/or your employer can change your contributions in the future.

If you make regular contributions your employer will deduct them from your salary and add them to any contributions they make, before forwarding the total amount to us for investing.

Your employer may choose to increase contribution rates automatically under the Tiered Contributions Option, this will be shown on your personal illustration, if applicable. Tiered Contributions Option is the

option for an employer to set employer and/or your contributions based upon age, length of employment or length of membership in the scheme. The employer will change contributions automatically over time as you satisfy the scheme criteria for the next contribution level.

All contributions are subject to the plan's minimum payment amounts, which can change. You should contact us or a Financial Adviser who will be able to tell you how much this currently is.

### **How much can I pay into my plan each year?**

There is no limit on the contributions that can be made by your employer. There is, however, a limit on personal contributions (those paid by you or others on your behalf) to the Group Personal Pension Plan; the plan can only accept personal contributions that will attract tax relief. See the 'What about Tax?' section on page 8 for more details.

### **Can I stop or vary contributions?**

Yes, you and/or your employer can stop or vary contributions at any time. If you do, the existing value of your plan will remain invested and charges will continue to be deducted as shown in your illustration.

If contributions are stopped or reduced and the plan has not been in force for long or its value is small, the ongoing charges may significantly reduce the future value of the fund and there is a possibility that the value will reduce to zero.

Fewer and/or reduced contributions will reduce the fund available at retirement.

Any employer's contributions may automatically stop if you stop making contributions.

If all contributions stop and you are invested in our Group With Profits Fund we will switch you into the standard With Profits Fund or any other fund you choose.

If all contributions stop and you were invested in any of the External Funds we will switch you into an alternative fund which we believe

has the closest investment strategy to the fund you were invested in. The date at which a switch between investment funds takes place is defined in the Policy Provisions. We have the discretion to change our choice of replacement funds in the future.

### **Can I restart contributions?**

You can restart contributions at any time, so long as you are still eligible. You may also be able to make up any contributions you missed.

If you are considering stopping or restarting contributions please request an illustration.

## **5. Can I transfer money in from another registered pension scheme?**

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You need only read this section if you are considering transferring the value of benefits from another pension arrangement into your Group Personal Pension Plan. Transferring benefits from another pension arrangement is a complex subject and could have a significant impact on the benefits you receive. You should discuss any potential transfer of benefits with a Financial Adviser.

### **What is a transfer payment into a Group Personal Pension Plan?**

This is where your Group Personal Pension Plan is used to accept a transfer payment from another pension plan you hold with another registered pension scheme. The transfer payment must be at least the minimum amount required by us. A Financial Adviser will be able to tell you how much this is.

### **Are there any additional risks specific to transferring payments in?**

Yes, for example:

- Your existing arrangement may offer valuable guarantees and protection, which this plan cannot match. For example, tax-free cash sum rights may be protected at a higher level than could be provided under this plan;
- You may incur exit costs on transfer from your existing provider;

- The benefits you receive could be less than those you would have got under your previous arrangement. In particular, you may be too close to retirement to achieve a higher level of investment growth than your existing arrangement;
- You should be aware of the impact that charges and fluctuations could have on your transfer value. Also, after your current policy is cancelled it can take some time for the money to reach us, so during that time you would not benefit from any market growth;
- Certain registered company pension schemes provide a Guaranteed Minimum Pension (GMP).
- The benefits under this plan that replace any GMP are not guaranteed.

### **Can I change my mind?**

Yes, you can change your mind, either within 30 days from when we inform you the transfer is complete, or you receive the 'Your right to change your mind' form, whichever is the later. You should be aware that your existing pension scheme is not obliged to take back the transfer payment. If this is the case the transfer value must be paid into an alternative registered pension scheme. If the investment value of your transfer falls before you advise us of your wish to cancel, an amount equal to the fall in value will be deducted.

For information about the tax position on pension transfers please see the 'What about Tax?' section on page 8.

## **6. How does my plan work?**

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### **Where can I invest?**

You can choose where to invest your contributions from the range of available funds. Full details of the funds available are given in the Pensions Investment Funds Guide. The funds invest in different assets like stocks and shares, property and in different markets. Fund charges may vary depending on the fund chosen.

There is no minimum investment per fund.



## **What are units and unit-linked funds?**

Each unit-linked fund is divided into units of equal value and contributions are used to buy units in your chosen fund or funds. The value of your investment on a particular date is calculated by multiplying the number of units you hold by their bid price at that date. Unit prices are not guaranteed. They go up and down in line with fluctuations in the value of the funds' investments. As unit prices go up and down, so does the value of your plan. This also means that the value of your fund at retirement could be lower than the amount illustrated, or lower than the amount paid in.

## **What is the With Profits Fund?**

If you invest in the With Profits Fund, you are entitled to bonuses arising from a share of the profits of Friends Life Assurance Society Limited. You receive your share of profits as bonuses that are added to your plan.

Regular bonuses, if any, are added each year in the form of additional units based on the number of your existing With Profits units. In addition, we may pay a final (sometimes known as a terminal) bonus when you leave the With Profits Fund.

We regularly review bonus rates and these can change at any time. The amount available for bonuses is affected by several factors which include the cost of meeting any guarantees provided under new and existing policies in the With Profits Fund. Please remember that future bonuses cannot be guaranteed as they come from profits we have not yet earned.

If the investment performance of the With Profits Fund is lower than that reflected in the bonuses we have already added to your plan and you leave the fund either before or after your chosen retirement date then we are likely to reduce the value of units. This is known as a 'market value reduction' (MVR). An MVR will not apply at your chosen retirement date or on death.

We declare bonuses and manage the With Profits Fund in line with our Principles and Practices of Financial Management (PPFM). An abbreviated version of that document,

including information about the different types of bonus which can be added to your policy, and in what circumstances MVRs may apply, can be found in our 'Guide to how we manage our with profits business'. Copies of both documents are available from our website [www.friendslife.co.uk/withprofits](http://www.friendslife.co.uk/withprofits), or can be obtained by contacting us at the address shown in the 'How to contact us' section on page 11.

## **How will I know how my plan is doing?**

We will send you an annual statement to show how your plan is doing. You should review your contributions and the investment performance of your chosen fund(s) regularly. You may want to have a regular review with a Financial Adviser.

## **Can I switch between investment funds?**

Yes, you can normally switch your investment between the available funds at any time. You can also invest future contributions in a different choice of funds. There is no charge for the first 12 switches in any plan year. We currently charge £20 for any subsequent switches. We may increase this charge but never by more than the percentage increase in Average Weekly Earnings in one year. You can find more information in the Policy Provisions sections 5.4 and 5.6.

Friends Life reserves the right to delay any dealings in the funds such as switches for up to one month (for example when dealings on a stock market exchange are suspended), and six months for funds that invest in property (to allow property to be sold if necessary).

In unusual or exceptional circumstances these periods may be extended for as long as is necessary and is fair to policyholders who are invested in the fund. Any transactions deferred will then be based on the unit price at the point the transaction takes place and not the date that it was requested. Please refer to the Personal Pension Plan Policy Booklet for further details.

Under the Lifestyle Switching Option, investments are automatically switched into other funds over time. There is no charge for this service but also no guarantee that the strategy will benefit your fund. Please see the Lifestyle Switching Guide for further details.

Your employer may have set up the Lifestyle Switching Option for everyone in the scheme. You can change this at any time by writing to us. If you require further information or you need to contact us, see the 'How to contact us' section on page 11.

### **What other benefits or options are available?**

As a new customer, there are currently no additional benefits or options available under this plan. However, if you are amending an existing plan, there may be benefits or options available; please refer to your original documents.

### **What will happen if I leave my current employer?**

If you leave your current employer;

- you can stop paying contributions but still keep your plan invested. Please see the 'Can I stop or vary contributions?' section on page 4.
- you can keep paying into your plan separately from this group arrangement if you are eligible to do so. The charges we take from your plan may increase as you no longer qualify for any special terms which may be given on a group basis.
- although your employer paid into to your plan there is no compulsion for your new employer to pay into your plan.
- if you are invested in the Group With Profits Fund, we will switch you into the With Profits Fund or any other fund which you choose.
- if you are invested in any of the External Funds, we will switch you into an alternative fund which we reasonably believe has the closest investment strategy to the fund(s) you were invested in. The date the fund switch takes place is

defined in the Policy Provisions. We have the discretion to change our choice of replacement funds in the future.

### **Can I transfer my plan?**

You may transfer your plan to another registered pension scheme, including any new employer's scheme, or to a qualifying recognised overseas pension scheme.

You should seek financial advice before considering any transfer.

## **7. What choices will I have on retirement?**

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### **When can I take my benefits?**

When you took out your plan you will have told us the age at which you expect to retire – your chosen retirement date.

However, you can normally choose to take your pension benefits from this plan between ages 55 and 75. You can usually take benefits even if you are still working.

If you have an agreed early retirement date or cannot work because of ill health you may be able to take your benefits earlier.

You must decide on the type of benefits you wish to take before your 75th birthday under this plan.

You do however have the option of a transfer out of this plan before age 75 into a scheme offering additional options after age 75.

### **How can I take my benefits?**

When you retire you will have a fund that you can use to provide pension benefits. There are several options available and you should speak to your Financial Adviser for help in determining which one suits you best. This is important as 'shopping around' could help you obtain a higher pension income.

- You can convert all or part of your pension fund into an annuity. An annuity is a product that will give you an income for as long as you live and can be purchased with any provider in the market (known as Open Market Option). The amount of the annuity payable will depend upon a

number of factors such as the type of annuity purchased, the provider selected, your health etc. You are strongly advised to speak to your Financial Adviser to assess which is most appropriate for you. Please note that another provider may apply a minimum fund size for taking such business.

Selection of a dependant(s), increasing and/or guaranteed pension income will result in a smaller initial pension.

- You can normally take up to 25% of your pension fund as a tax free lump sum so long as you use the balance to provide a pension income at the same time. If you do this the pension income you get will be reduced.
- You can transfer your pension fund to another registered pension scheme. Other registered pension schemes may allow additional retirement options and you should speak to your Financial Adviser to assess whether this is appropriate for you.

We have enclosed an illustration of the benefits you might get when you retire. A Financial Adviser will be able to answer any questions you may have about your retirement options when you retire.

The Money Advice Service publish a consumer factsheet, 'Your pension – it's time to choose', which is available on their website, [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

For more information on the taxation treatment of pensions after retirement, please see the 'What about Tax?' section on page 8.

## **8. What happens to the plan if I die before retirement?**

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### **What will be paid on my death?**

We will use the full value of your plan to provide benefits.

### **How will the benefits be paid?**

The lump sum will normally be paid to your family members or any others we select,

at our discretion, in accordance with the scheme rules. At any time before your death you can give us details about who you would like the lump sum to be paid to. We will take your wishes into account in making our decision.

If you have set up a trust for your plan we will pay the lump sum to the Trustees of that trust. It is their responsibility to then pay the beneficiaries of the trust. By putting your plan in trust you can arrange for the benefits to go to the people you want to receive them, and it may speed up the payment of benefits. If you would like to set up a trust for your plan, please contact us for the relevant forms.

For information on the tax treatment of lump sums, please see the 'What about Tax?' section below.

## **9. What about Tax?**

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### **What about tax when money is paid into my plan?**

You pay your contributions after deducting basic rate tax (20% for the tax year 2012/13). We will then claim back the tax deducted and invest the whole amount in your plan. For example, if you want to make a total contribution of £100 you pay us only £80. We claim back the £20 tax deducted and invest the whole £100 in your plan.

If you're a higher rate tax payer, you can claim any additional tax relief you are entitled to through your self-assessment tax return.

You can make personal contributions to one or more registered pension schemes and receive tax relief up to the greater of:

- the basic amount of £3,600 gross (£2,880 net of basic rate tax relief);
- your relevant UK income for the tax year.

Any contributions paid by your employer, including those paid via a salary sacrifice arrangement, are on a gross basis and would not count towards these figures.



If you and/or your employer pay more than the annual allowance into your pension(s) in any tax year, the excess is normally subject to a tax charge. See the 'Annual Allowance' section below.

### **Annual Allowance**

The annual allowance is £50,000 for the tax year 2012/13.

If the value of the increase in your pension savings over the Pension Input Period is greater than the annual allowance for the tax year, you may be subject to a tax charge on the excess. Each plan under a scheme has a Pension Input Period. Pension Input Periods are normally 12 months. Any contributions will be tested against the annual allowance for the tax year in which the Pension Input Period ends. The tax charge is known as the 'annual allowance charge' and it is charged at your highest marginal rate of income tax.

The initial Pension Input Period will start on the date of your first contribution and end on the following 5 April. Subsequent periods will normally be aligned to the tax year (e.g. starting on 6 April 2012 and ending on 5 April 2013).

In some circumstances the end date of the Pension Input Period may be different to the 5 April; e.g. if you joined prior to 6 April 2011, or if the scheme administrator has notified you of a different end date.

You may be able to reduce the annual allowance charge by carrying forward any unused annual allowance from the previous three tax years. This only applies if you were a member of a registered pension scheme during those tax years. For carry forward purposes the annual allowance for earlier tax years is also £50,000.

If you think you may be affected then we strongly recommend that you receive individual tax advice before investing. For more information about tax and in particular the annual allowance please refer to your Financial Adviser.

### **Are there any tax implications whilst the money is invested?**

The growth in the value of the money in the investment funds you choose is currently free of UK taxes on capital gains and investment income, as long as it remains invested. However, the funds cannot claim back tax credits on dividends received from any investments they make in UK shares or any withholding tax paid in respect of non-UK equity held. Any investments the fund holds in overseas assets will be subject to the tax rules applicable in that country.

### **What about tax when I take my benefits?**

Your pension will be paid through PAYE as pension income. The tax paid on the pension income will depend on your income tax rate at the time the pension is paid. If, when you take your benefits, or at age 75 if earlier, the amount being taken exceeds a certain limit the excess may be subject to a tax charge. The limit is known as the lifetime allowance (see below).

### **Lifetime Allowance**

The standard lifetime allowance amount is £1.5 million for the tax year 2012/13. Your lifetime allowance is reduced each time you take benefits.

The amount of the lifetime allowance charge depends upon the circumstances in which benefits are taken. If you think the lifetime allowance charge will apply then we recommend you seek financial advice.

### **What about tax when I die?**

The payment of a lump sum will not normally incur any tax liability although tax charges may apply if, when you die the value of all lump sums paid from your pension plan(s) is more than the lifetime allowance limit.

The value of the benefits may also form part of your estate for inheritance tax purposes in some circumstances.

**What about tax if I transfer money in from another registered pension scheme?**

Any transfer payments received into your plan from another registered pension scheme will already have benefited from tax relief. They will therefore receive no further tax relief.

## **Further Information**

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### **How to contact us**

Your Financial Adviser will normally be your first point of contact. If you have any questions, you can phone us or write to us.

Call us on 0845 366 1643 from Monday to Friday between 8.00am and 6.00pm. As part of our commitment to quality service, telephone calls may be recorded.

If you wish to exercise your right to cancel your plan or to write to us for any other matter please use the following address:

Friends Life Assurance Society Limited,  
PO Box 1810,  
Bristol,  
BS99 5SN,  
United Kingdom

### **Customer Status**

Friends Life will treat you as a retail client. This means that you have the highest degree of protection available under the Financial Services Authority rules. This includes access to complaints and compensation procedures. However you will not be covered for wrong advice unless this product was personally recommended to you by a Financial Adviser authorised by the Financial Services Authority.

### **How to Complain**

If you are not satisfied with any aspect of the service that you have received from us, please contact us using any of the methods detailed in the 'How to contact us' section. Information regarding our formal complaints procedure is also available from the same contact points.

Complaints that we cannot settle may be referred to the Financial Ombudsman Service at:

South Quay Plaza,  
183 Marsh Wall,  
London,  
E14 9SR,  
United Kingdom  
Phone: 08000 234 567  
Mobile: 0300 123 9123  
(free for mobile-phone users who pay a monthly charge to number starting 01 or 02)

Email:

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal proceedings.

### **Compensation**

Your plan is covered by the Financial Services Compensation Scheme. This means that if we are unable to pay claims/benefits because of financial difficulties you may be able to make a claim. You are covered for 90% of the claim, without any upper limit.

For further information please see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or 0207 741 4100.

### **Terms and conditions**

This Key Features document gives you a summary of the Group Personal Pension Scheme. It does not include all the definitions, exclusions, and terms and conditions. These are shown in the Policy Provisions. If you would like a copy please ask your Financial Adviser or contact us.

### **Main business and FSA Register details**

Friends Life Assurance Society Limited, is entered on the Financial Services Authority (FSA) register. FSA register number: 110482.

You can look up our FSA register details through the FSA website:  
<http://www.fsa.gov.uk/register/home.do>

### **Financial Advisers**

Where you have received information or advice from a Financial Adviser they will provide you with information regarding their identity, the capacity in which they are acting and their address for future communications.

### **Law and language**

This plan is governed by the law of England and Wales. Your contract will be in English and we will always write and speak to you in English.

### **Key Features document information**

If the illustration supplied to you contains an expiry date and you wish to apply after this date, you should ask for a further illustration and Key Features document from your Financial Adviser. The date when the Key Features document was produced is shown at the end of the document. If you are not sure if you have the most up-to-date version, please contact your Financial Adviser.

### **Visual impairment**

Large Text, Braille and Audio Tape versions are available on request.



The address for written communication is Friends Life, PO Box 1810, Bristol, BS99 5SN.  
The telephone number for communications is 0117 989 9000. Friends Life Assurance Society Limited, the provider of this plan, is authorised and regulated by the Financial Services Authority, register No. 110482 ([www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)).  
A company limited by shares, registered in England No. 776273, registered office: Pixham End, Dorking, Surrey, RH4 1QA.  
As part of our commitment to quality service, telephone calls may be recorded.