

23/01/2025

C/O FIL SIPP Trustee (UK) Limited (Fidelity Pension Trustee)

Product name: Guaranteed Lifetime Income

Plan number:

Plan holder:

Great news, the Guaranteed Lifetime Income plan you applied for has now been set up.

Your income payments are scheduled to begin - please read the attached Income Payment Schedule for full details.

What's included with this letter?

- Income Payment Schedule
- Your Cancellation Rights (if you want to cancel your Plan)
- The Guaranteed Lifetime Income plan Product Detail Guide
- The Guaranteed Lifetime Income plan Key Features Document

What happens next?

The Guaranteed Lifetime Income plan has been purchased on your behalf by the Fidelity Pension Trustee. We will pay the income to the Fidelity Pension Trustee on a Monthly basis, in accordance with the Income Payment Schedule. The Fidelity Pension Trustee will then allocate this money to your Fidelity pension drawdown account. Once you have received the payment you have three choices:

1. Withdraw some or all of the income into your personal bank account, which may be liable for Income Tax
2. Leave it as cash in your Fidelity pension drawdown account
3. Reinvest it into one or more of the investment options available in your your Flexi-access Drawdown Account (subject to any minimum investment rules)

Please contact your financial adviser if you have any questions regarding your Guaranteed Lifetime Income plan or the options you have within your Fidelity pension drawdown account.

Kind Regards

The Standard Life Pension Team

www.standardlife.co.uk

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www.phoenixlife.co.uk

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Income Payment Schedule

You and your payments

Product name: Guaranteed Lifetime Income

Plan owner: FIL SIPP Trustee (UK) Limited (Fidelity Pension Trustee)

Standard Life plan number:

Client:

Date of birth: 10/06/1953

Plan start date: 23/01/2025

Purchase price: £10,000.00

Annual income: £680.52

Payment: £56.71 Monthly

First payment date: 15/02/2025

Duration of payments: Payments continue for the rest of the planholder's life.

Increases to income payments: All income payments will remain at the same level, and will be paid Monthly for the duration of the policy. They will not go up or down during this time.

Options

Death benefit: Value protection has been included

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Your cancellation rights

You have the right to change your mind

An application has been made on your behalf by FIL SIPP Trustee (UK) Limited (Fidelity Pension Trustee) which has now been accepted.

You have 32 calendar days from the start date of the Plan in which to change your mind. Your Plan start date is 23/01/2025.

How do I find out what this Plan can do for me?

Please read your Standard Life Guaranteed Lifetime Income plan Key Features Document and Income Payment Schedule, along with the Standard Life Product Detail Guide in this Welcome Pack. If there's anything that's still unclear, then please contact your financial adviser who will be able to help you.

I don't want to cancel, what should I do?

You don't need to do anything. If you don't want to cancel please do not send this form back. Please be aware however, that after your 32 calendar day cancellation period you will not be able to change your mind.

I want to change my mind and cancel, what should I do?

We recommend you speak to your financial adviser before you can cancel your Plan. If you do wish to cancel, please complete the cancellation form below and return it to your financial adviser. They will then need to forward this to the Fidelity Pension Trustee or, you can send the notice directly to the Fidelity Pension Trustee at the address at the end of this form. The cancellation form needs to be received by the Fidelity Pension Trustee before the end of the cancellation period.

Your right to cancel will not be affected if circumstances beyond your control make it impractical to tell your financial adviser that you want to cancel this Plan. If this is the case, please let the Fidelity Pension Trustee know as soon as you can.

If I cancel, what happens next?

Once the Fidelity Pension Trustee is aware that you wish to cancel the Plan, they will inform us of this, and we will return the purchase price less any income already paid. You can read more about the cancellation process in the Standard Life Guaranteed Lifetime Income plan Key Features Document.

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Guaranteed Lifetime Income Plan Cancellation Form

(Important: Only return if you've changed your mind and wish to cancel the Plan)

To: FIL SIPP Trustee (UK) Limited (Fidelity Pension Trustee)

I give notice that I have decided not to proceed with the Guaranteed Lifetime Income.

Please arrange to pay any monies due, as described in the Standard Life Guaranteed Lifetime Income Plan Key Features Document.

Please sign and date below

Signature:

Date(dd/mm/yy):

Please send your completed form to your financial adviser, or alternatively, please send it directly to the address below.

Fidelity International,
Cancellations Department
PO Box 391
Tadworth
KT20 9FU

The following pages contain your Key Features Document and Product Detail Guide. Please keep these for future reference.

Sample

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