



Your retirement income

Exploring your options

Standard Life 

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Your retirement income options with Standard Life

Your retirement date is here. So what would you like to do with the money in your pension fund?

Whatever you want from your future, it's important to get the right level of income. Now that you've got your pension quotes from us, we want you to feel confident about choosing the one that suits you best. This guide to retirement income sets out your options. We've also included information on tax and the state pension.

Deciding what to do with your pension doesn't need to be hard work. We're here to help. There's a phone number on your quote, so you can call us if you want to find out more. And when you've decided what you want to do, we're here to help you get things organised.

Finding the right pension for you

Everyone wants something different from their pension, and you need to choose what's right for you. This guide is full of useful information about your options, so it can help you figure out what to do. And remember you might be able to improve your retirement income by shopping around. Check page 02 for more information.

What do you want to do with your pension fund?

Making the choice that's right for you

It's time to decide what you want to do with your pension fund. Do you want money now? Or would you prefer to leave it invested? Or maybe you're still making your mind up.

Before you make any choices, you should speak to your financial adviser. If you don't have one, give us a call and we'll help. Or you can find an adviser in your local area using www.unbiased.co.uk

Laws and tax rules may change in the future. The information here is based on our pensions experts' understanding of the current situation.

If you want money now

There are a few ways you can do this. First, check the quotes we've sent you. They'll give you an idea of the income you could get from us. Then have a think about the different options before you decide how to take your retirement income.

A tax-free lump sum

Whichever retirement option you choose, you'll usually be able to take up to 25% of your pension fund as a tax-free lump sum. You can spend it. Or you could put it into a savings account or invest it for extra income.

A regular retirement income for the rest of your life

Want the certainty of a regular income for the rest of your life? Then an annuity could be right for you. You can use the whole of your fund to buy an annuity. Or you can take a tax-free lump sum and use the rest of your pension fund to buy an annuity. Whatever suits you better. See page 5 in this booklet for more information.

An income with flexibility when you need it

Would you like more say in how and when you take your retirement income? A Self Invested Personal Pension (SIPP) could be the answer. You need to have at least £50,000 in your pension fund to go for this option with Standard Life – see page 6 for more information. Speak to your financial adviser before you make any decisions.

Other pension providers also offer SIPP. Your adviser will be able to give you information on their products too.

Take your pension as a lump sum

If the total value of all your pension plans is less than £18,000 (for tax year 2012/2013) and you are over 60 years of age, then you may be able to take it all in one lump sum payment. By 'all your pension plans' we mean all the plans you have, either with Standard Life or any other provider (whether or not you're currently receiving an annuity from the plan). This also includes any pensions in an employer's pension scheme. This does not include any pension you will receive from the government.

If you want to shop around

We value having you as a customer, and of course we'd like you to stay with us. But you don't have to buy your annuity from us. You can shop around to see if you can get more income. This is known as the open market option.

There are different types of annuity:

- ▶ a standard annuity based on your age and sex
- ▶ an impaired life annuity for people who have a serious illness which will shorten their life
- ▶ an enhanced annuity for people who have other health issues that may shorten their life expectancy
- ▶ an investment-linked annuity that benefits from potential stock market growth, along with the risk that investment values might fall.

Some companies provide all these options. Some just offer certain types of annuity. We offer standard annuities and can help you arrange an impaired life annuity.

Do you have pension funds with other companies? The open market option means that you can transfer the money to us if you want. The company that looks after your pension fund may charge you for this and you could lose benefits you have with your existing pension. Again, you should speak to your financial adviser before transferring any money.

If you're not in good health...

...or if you have a serious illness, you might qualify for a better rate by taking a specialist annuity that takes these health conditions into account. To find out more, please call us on **0845 279 8885** and we'll ask you some health questions. We deal with a company that specialises in this type of annuity, so if you're eligible we can arrange this for you. Your financial adviser will also be able to arrange this.



If you're interested in a SIPP, you need to have regular reviews to ensure that your fund can sustain the level of income you are taking. Charges may apply.

If you're invested in with profits...

...and you have a Stakeholder plan

The amount we'll pay for your Stakeholder with profits investment depends on the investment return smoothing, if any, that we apply as well as on the performance of the underlying assets. We currently apply smoothing to all Stakeholder with profits payouts but this could change in the future. For more information on smoothing see our Understanding With Profits booklet. Version UWP2 applies if your plan started before we demutualised on 10 July 2006. Version UWP2A applies if your plan started after we demutualised. You can find this at www.standardlife.co.uk/withprofits or call us for a copy.

...and you have any other type of plan

The amount we'll pay for the with profits part of your plan may depend on when you move out of with profits and what you decide to do. The figures in this letter assume your plan value is going to be used to buy an annuity, after you take any tax-free lump sum. They also assume there are no changes to our approach, which is:

On or after the retirement date selected when your plan started:

We currently pay the same value whether it's used to buy an annuity, transferred to another pension plan or switched into other investment funds. We call this value the retirement value.

Before that date:

If your plan value is used to buy an annuity we currently pay the retirement value. Your fair payout based on the performance of the with profits fund may be lower than the retirement value. If it is, we pay the lower value if you:

- ▶ transfer to another pension plan (including drawdown) either with Standard Life or another provider, or
- ▶ switch into other investment funds (if available under your plan).

We could change the approach we take at any time without warning. We'd only do this if it was necessary to maintain fairness between with profits investors.

Where a guarantee applies to your payout under the terms of your plan we'll never pay less than the guaranteed minimum amount. See your plan documents for information about any guaranteed benefits.

If you want to leave your plan invested

Just call us and we'll put back your retirement date. You can:

- ▶ keep making payments as long as you're eligible (we can tell you if you are)
- ▶ review how your money is invested
- ▶ keep track of your plan online, and from your yearly statements
- ▶ get in touch when you want to take your retirement income.

Leaving your money invested means that your fund has the potential to grow more. But keep in mind that investment values can go down as well as up. You might get back less than you invested.

And remember, annuity rates can change. You might not get a better rate by delaying your retirement, which means you could be worse off. On average, people are living longer and annuity rates are adjusted to take this into account. Annuity rates can rise and fall for other reasons, too.

Does your pension have a Guaranteed Annuity Rate? This could be affected if you put back your retirement. You can find out more about this on page 05.

What if you were to die before you take any retirement income? We'd normally pay your beneficiaries a lump sum equal to the value of your pension fund. There's more about this on page 12

What if you don't do anything?

If we don't hear from you, we'll leave your plan invested.

You need to be aware of the risks in doing this. We've explained these in the sections above. We'll keep in touch by sending you yearly statements. And you can still get in touch with us as soon as you're ready to take a retirement income from your pension plan.

If you're not sure what to do

Once you've read this guide, if you're still not sure what to do, you can:

- ▶ Call us. We'll explain anything you don't understand. And we can give you details on how to get financial advice.
- ▶ Contact your financial adviser. We've included your adviser's details on your quote (if we have them).

**“I never knew I had to make choices.
I thought it was automatic.”**

Your adviser can help you with the different options to make sure you're choosing one that's right for you. And remember, it's not automatic - you might miss out on your tax-free lump sum if you don't do anything.



A regular retirement income for the rest of your life

Choosing your retirement income

If you decide to use your pension fund to buy an annuity, you'll get a regular income for the rest of your life.

But how much income will you get?

The amount of income you'll receive depends on a number of things – such as your age and sex, your residential postcode, the size of your pension fund, and the annuity rates when you take your retirement income. Once taken, your income is fixed and won't be affected by any rises or falls in annuity rates.

The quotes we've sent you show you how much you're likely to get from Standard Life, depending on the options you choose. You can't change your choices once your annuity is set up, so it's important to think about them carefully.

As for income tax, we take it off before we make payments to you. HM Revenue & Customs tell us which tax code to use.

Would you like some cash now?

You can normally take up to 25% of your pension fund as a tax-free lump sum. And we can pay it into your bank account within a few days. If you've been a member of a pension plan set up by your employer, then you may be able to get more than 25%. Call us for more details.

If you want to re-invest some (or all) of your tax-free amount, we can help. To find out more about the different investments we can offer you, give us a call.

What if you have a Guaranteed Annuity Rate?

Does your pension plan include a Guaranteed Annuity Rate? This rate could be higher than the rate that's normally available when you buy your annuity. So you may be able to get more income.

The pension quotes we've sent you will take account of any Guaranteed Annuity Rate (GAR). You can also check your original policy schedule for details of the GAR. Just get in touch with us if you need to know more.

Keep in mind that you'll lose your GAR if you:

- ▶ choose the open market option and buy an annuity from another provider
- ▶ transfer to another type of pension before you take your annuity.

You may also lose your GAR if you delay your retirement. Please see your quotation for more information on this.

When do you want your pension payments to start?

You'll have a number of options. For example:

- ▶ you can get payments in advance – you'd have the first one within a few days of us setting up your payments
- ▶ you can get payments in arrears – if your payments are going to be paid monthly, the first one would be paid a month from us setting it up.

How often do you want to get your payments?

You can choose from monthly, every three months, every six months or every year.

Will the income go up every year?

You can choose to have annual increases of up to 8.5%. Or you can have your income increase and decrease in line with changes in the Retail Prices Index (RPI). This will help you keep up with inflation. The RPI can go down as well as up, so your income could do the same. If you choose either of these options your starting income will be lower.

A flexible income from a Self Invested Personal Pension



The greater flexibility and wider investment freedom offered by the Active Money SIPP needs active investment management and advice, due to the higher risks of some of the available investments.

Other providers also offer SIPP. Your adviser will be able to give you more information on their products.

What if you want more choice?

If you have a larger pension fund, you may want more options. That's where our award-winning Self Invested Personal Pension (SIPP) comes in. Our SIPP gives you the widest choice of investments. It also gives you more choice around how much retirement income you take, and when. A SIPP lets you take a variable income direct from your pension fund, through income drawdown.

A SIPP could give you the added flexibility you're looking for. Especially if you're not retiring completely. Or if you have other income and want to take money from your pension fund as and when you need it. But it's also more complex than an annuity. And there are additional charges. So it won't suit everyone. Before you decide on a SIPP, it's a good idea to talk to a financial adviser.

Just how flexible is this kind of plan?

The main thing is you can take out the income you need – whether you're still working, semi-retired or fully retired – and leave the rest invested. You can still take out up to 25% of your fund as a tax-free lump sum, but you don't have to take it all at once. (Unlike an annuity, where you do.)

If you leave your money invested, the value can go up or down. This could affect the amount of income you'll be able to take. Also, if your fund doesn't grow enough to cover the income you take (plus the charges) your fund value will reduce.

You choose when you take money out

You'll have lots of options here, too. You can take out your tax-free lump sum without taking any further income right away. Or you can set up regular payments. Or take out money as and when you want. You just need to keep within the maximum income limits set by the government.

You can also use some, or all, of your remaining pension fund to buy an annuity at any time. If you put off buying an annuity, there's no guarantee that rates will be higher in the future.

Like any investment, the value of the fund you have invested can go down as well as up, which could affect how much income you can take in the future. You will need to have regular reviews to make sure that your fund can sustain the level of income you are taking. Charges may apply.

How much do you need to invest?

You need to have over £50,000 to take income drawdown from our SIPP. The £50,000 could be in your pension plan with us. Or you could have some money with us and some in pensions or savings elsewhere. You could then put all the money together to invest in a SIPP. Transferring may not be right for everyone. You may have to pay to switch investments. And you should check if you'd be giving up any valuable benefits with your existing plan.

A few words on tax

Apart from your tax-free lump sum, any income you take is taxable. But you do have more choices about when you take your income. And this can help you control the amount of tax you pay – especially if you have other income that you pay tax on.

You can spread your tax-free lump sum to manage your income tax situation. If you're interested in this, ask your financial adviser about our Dripfeed Drawdown option. This automatically pays out some of your tax-free lump sum with each income payment. You can only do this if you're between 55 and 75. And you'd lose the benefits of taking your lump sum in one go.

If you want to help your family

A drawdown plan gives you more options for passing on your money to your family when you die than an annuity. Your financial adviser can help you decide the best way to do this.

Want to find out more?

A financial adviser can explain how to get the most out of drawdown. You'll need an adviser to set it up for you. At the same time you can find out more about the cost and charges. If you don't have a financial adviser, give us a call and we'll help you get the financial advice you need.

Why do you need a financial adviser?

The reason we recommend you get financial advice is so that you're fully informed about the choices and the risks that come with this type of retirement income.

A financial adviser can help you pinpoint any tax advantages, recommend how to invest your money and explain all the options available. Your adviser can also keep a close eye on your investments and review your income levels regularly. This helps to make sure your plan continues to give you enough retirement income for the rest of your life.

There may be a cost involved in seeking financial advice.

**We've been awarded Best SIPP
Provider of the Year 2011
at the Money Marketing Awards.**

Understanding your quote

Your retirement options

We've given you some annuity pension quotes with this pack, based on your current pension fund. These are personal to you and the type of plan you have. They may include some of the options we've talked about on previous pages, although some types of pension plan don't allow all of the options we've covered.

What to do next

If you're happy with one of the quotes we've sent, call us and we'll get the annuity payments set up for you. If none of them suits you, let us know and we'll give you some other options.

Don't forget the open market option which lets you buy an annuity from another provider using your pension fund. We'd strongly recommend that you speak to a financial adviser who can help with this and get you some quotes.

If you take your annuity with us

We can usually sort everything out in a phone call. And we can get the tax-free lump sum into your account in a matter of days.

We've sent you a Key Features Document which explains your annuity options in more detail. It tells you what your commitments are if you buy your annuity from us.

Once you've confirmed your choice and we've set up your payments, you'll have 30 days to change your mind.

And if you'd like to speak to us, our phone number's on the covering letter with your quotes.

Explaining the terms used in the quote

We've shown an example quote on the opposite page.

Quote reference

If you want to accept a quote, just give us this reference when you call.

Tax-free lump sum

If you accept one of the quotes that includes a lump sum, we can pay it into your bank account in just a few days.

Yearly pension (before tax)

The pension amount each year before tax is taken off. If the pension is to be paid monthly then divide this by 12 to get the monthly amount. We'll take off any tax, in line with your tax code.

Yearly increase or change

Regular increase or change in the amount of pension each year. If you go for this option, it helps protect against the impact of inflation – but reduces your starting income.

Guarantee period

If you die before this period ends, payments will continue until this expires.

Dependant's pension

If you want your pension to be paid to someone else (if you die before them).

Option 1 - Buying a lifetime annuity from Standard Life

What is a lifetime annuity?

A lifetime annuity is the traditional form of pension income and provides you with a guaranteed regular income for life. The annuity we offer is made up of different features and choices to make sure that the income you get best meets your needs.

WARNING - a lifetime annuity has no cash-in value at any time.

Taking your pension with Standard Life

If you decide you want to take your pension with Standard Life, all you or your financial adviser has to do is call us on 0800 634 7470 and we can arrange your retirement in one easy phone call. There are no forms to complete, so we can normally pay out any tax-free lump sum and set up your annuity within 5 working days.

Your pension quote

The quotes we've shown are based on a lifetime annuity with Standard Life. The amount of lump sum or pension that you get could change if you don't take all your benefits at the same time. If you prefer, we can provide you with a quote on a different basis.

Pension you could buy with your fund of £60,000

Quote ref	Amounts	Important information about the pension
A1	Tax-free lump sum £15,000 Yearly pension (before tax) £2,685.60	<ul style="list-style-type: none"> ▶ paid monthly from 8 July 2011 ▶ no yearly increase ▶ no guarantee period ▶ no dependant's pension payable on your death
A2	Tax-free lump sum £15,000 Yearly pension (before tax) £2,674.80	<ul style="list-style-type: none"> ▶ paid monthly from 8 July 2011 ▶ no yearly increase ▶ 5 year guarantee period ▶ no dependant's pension payable on your death
A3	Tax-free lump sum £15,000 Yearly pension (before tax) £2,610.45	<ul style="list-style-type: none"> ▶ paid yearly from 8 July 2011 ▶ no yearly increase ▶ no guarantee period ▶ no dependant's pension payable on your death
A4	Tax-free lump sum £15,000 Yearly pension (before tax) £2,410.20	<ul style="list-style-type: none"> ▶ paid monthly from 8 July 2011 ▶ no yearly increase ▶ 5 year guarantee period ▶ 1/2 dependant's pension payable on the later of your death & end of guarantee period
A5	Tax-free lump sum £15,000 Yearly pension (before tax) £1,605.60	<ul style="list-style-type: none"> ▶ paid monthly from 8 July 2011 ▶ 3.00% yearly increase ▶ 5 year guarantee period ▶ 1/2 dependant's pension payable on the later of your death & end of guarantee period

Keyfacts statement

The Financial Services Authority is the independent financial services regulator. It requires us, Standard Life, to give you this important information to help you to decide whether our retirement benefits are right for you.

You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

Important

- ▶ Your pension is treated as Pay As You Earn (PAYE) income and will be subject to tax.
- ▶ For an explanation of the terms used, please read the 'Understanding your quote' section in your copy of 'Your retirement income' booklet.
- ▶ Please also read the Retirement Benefits Key features.

Notes

- ▶ These quotes are for a male born on 8 July 1946.
- ▶ Quotes showing a dependant's pension assume you're married to a female 3 years younger than you. If you want an accurate quote for a dependant's pension, please call us with their date of birth.

“I want to make sure I’ve got enough put aside to do the things I enjoy when I retire. But I also want to know that if something happens to me, everything I’ve paid in doesn’t just go to waste.”

Make sure you’re prepared, whatever happens. You can arrange for your dependants to receive your pension payments when you die, or add a guarantee period to your annuity.

What happens to your pension when you die?

A pension for your dependants

When you die, your annuity payments stop – unless you opt for your partner or an adult dependant to receive a pension if you die before them.

The amount they receive could be exactly the same as you were getting. Or it could be a percentage, like 50% of the amount. They'll receive this income for the rest of their life. The more you opt to pay someone else if you die, the lower your starting income will be – compared with an annuity that only pays an income to you.

When we work out annuity rates, we allow for the fact that some people live longer than others. People who live longer will get more payments from their annuity than someone who dies shortly after they start taking their retirement income.

If you're worried about dying a short time after your payments start, here are the options.

Payments for a guaranteed period of time

If you want, you can add a guarantee period of up to 10 years to your annuity.

If you die within this time, we guarantee to make payments to your dependants – or your estate – until the end of that period. If you live beyond the guarantee period, we'll still pay your income for the rest of your life. If you add this option, you'll start off with a lower income, compared to an annuity with no guarantee period.

It doesn't guarantee the amount we'll pay, because this could change each year depending on the kind of annuity you chose.

What if you want to include both a guarantee period and a dependant's pension in your annuity?

Then you'll also need to think about 'overlap'. With overlap, if you die within the guarantee period we'd carry on paying income to your estate. We'd also start paying the dependant's pension straight away. If you don't have overlap, your dependant's pension would start when the guaranteed payments end.

Other options to think about

If you want to receive your income payments yearly in advance, after you die there will be no further payments unless you've chosen a guarantee period or a dependant's pension. So, if you get annual payments on 1st January and die on 2nd January, we won't make any more payments. Although the payment covers the full year in advance, we won't claim anything back from your estate either.

Alternatively, if you opt to receive your income payments in arrears you can also choose 'proportion'. With proportion, if you die halfway between your payment dates, the final payment we make will be half the normal payment. Put another way, it will cover the time from the last payment we made before you died – until the day that you died.

Without proportion, the final payment will be the one that we paid on the last due date before you died.

What happens if you die before you take your retirement benefits, or you have a SIPP?

- ▶ If you die before you've taken your retirement benefits, we'll pay out your pension fund as a lump sum and/or use it to buy a pension for the beneficiaries you nominated.
- ▶ If you have a SIPP, you can tell us what you'd like to happen. So it's a good idea to get some financial advice to find out what your options are. It's also worth checking on the tax implications for you and your family.

- ▶ For some older Retirement Annuity Contracts, the death benefits may be different. If you have one of these plans and want to find out more, give us a call. You'll find the number to ring on your quote.
- ▶ If you die before age 75 and haven't taken your retirement benefits, any lump sum death benefit we pay will normally be tax free. But if the lump sum exceeds the Lifetime Allowance it will normally be liable to a tax charge. If you die after age 75 and haven't taken your retirement benefits, any lump sum death benefit we pay will be subject to a tax charge.

What happens if you die after you take your retirement benefits?

- ▶ If you die after you take your retirement benefits, the fund can be used to provide a pension for your relevant dependants. Only your husband, wife, civil partner or other dependant adult count as a relevant dependant.
- ▶ If a lump sum is paid out then it will be subject to a tax charge.
- ▶ If you have bought an annuity, the benefits available on death will depend on the annuity option chosen. For example, if a guarantee period is included then the income will continue to the end of the guarantee and the value of that income will usually be inside your estate for inheritance tax purposes.



Making a will and keeping it up to date is the only way to be certain that the people you love get what you want them to have.

If you die without a will, your estate will be divided according to the law. This may result in people you care about being left with nothing. A will gives you the opportunity to make your wishes clear. For professional advice on making a will, talk to your solicitor.

Things you need to know about tax

Income tax

You may be retiring from work – but that doesn't mean you'll stop paying income tax. Payments that you get from an annuity or through drawdown are classed as taxable income.

You'll still have a personal allowance and a tax code. HM Revenue & Customs sets these and advises us of the code to use. We deduct any tax due from your payments before we send them to you.

If you've any queries about your tax code, you need to get in touch with your local tax office.

Tax-free lump sum

You can normally take up to 25% of the value of your fund. This follows the changes to the pension rules in 2006. Before then you could take more than 25% from some pension plans. If you asked for 'protection' of this right, you may be able to take more than 25%.

You can do what you like with your tax-free lump sum. If you want to invest it (to top up your retirement income) just ask us about the different ways we can help.

But there is an exception. You can't pay your tax-free lump sum back into a pension fund to get more tax relief. If you do this, it's called recycling and you need to declare it to HM Revenue & Customs. You could be charged more tax for this.

Our leaflet 'Recycling of Lump Sums' (GEN449) has more information. You can get a copy from your financial adviser, or ask us to send you one.

Lifetime Allowance

HM Revenue & Customs has a Lifetime Allowance on the total funds in pension plans that can be used to provide benefits for you.


Please refer to 'Information about tax relief, limits and your pension' (GEN658), or speak to your financial adviser for more details.

If the value of your pension funds exceeds the Lifetime Allowance, you need to pay tax on the excess. The Lifetime Allowance doesn't include your state pension.

We'll check that the total value of your pension funds doesn't exceed the Lifetime Allowance. If the only fund you have is with Standard Life, it's simple. If you have pension funds with other providers then you'd need to check the values. Don't forget to include any pensions that you're already receiving income from.

If you think the Lifetime Allowance may affect you, please talk to your financial adviser. If you don't have an adviser, give us a call and we can help.

You may have a certificate from HM Revenue & Customs known as a Lifetime Allowance Enhancement Certificate. This lets you take pension benefits which exceed the Lifetime Allowance when you retire.

A close-up photograph of a woman with light brown, curly hair. She is smiling and covering her mouth with her right hand, looking off to the side. The background is softly blurred, showing what appears to be a window with curtains and a piece of art on the wall.

“I want to make sure I’ve thought of everything, so that I can relax and enjoy my retirement.”

Your pension is an essential part of planning your future. But there are other things you should be thinking about too, like tax planning, healthcare and insurance.

There's more to retirement than pensions

Savings and investments

Your pension might give you more than enough money to meet your needs. So you might want to look at ways you can save. Or you could look at investing other savings to get extra income.

Healthcare

Without good health, the best-laid plans could come to nothing. Want to cut out the wait and the worry? Why not think about a private healthcare plan? It could give you quick access to specialist treatment if you need it.

Tax planning

You'll still pay tax on your retirement income. And you might need to think about Inheritance Tax. Plan your finances carefully and you could reduce the amount of tax you or your family may have to pay.

Life and health insurance

Do you have life cover with your employer that ends when you retire? You may want to replace any life insurance or critical illness cover that you had.



To find out more, ask your financial adviser - or give us a call.

How much do you know about your state pension?

Information from The Pension Service

The Department for Work and Pensions will tell you how to claim your state pension about four months before you reach state pension age.

What if you haven't reached state pension age yet, but want to find out how much you might get? All you have to do is ask The Pension Service for a forecast. The Pension Service can also help you trace old pension schemes and funds you may have from previous jobs.

You can contact them at
www.direct.gov.uk

Call them on
0845 6002 537

Or write to them at
Pension Tracing Service
The Pension Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

Other ways to get information

If you have access to the internet, just search for 'Over 50' online. You'll find a wide variety of websites covering all kinds of relevant topics, including retirement.

Or your public library will have useful reference material on state pensions.

The Financial Services Authority (FSA) acts as a watchdog in the UK. Their consumer website has lots of useful information about pensions and retirement income. You can find this at **www.moneyadvice.service.org.uk**

Citizens Advice Bureau (CAB) can also help you with information about pensions. Contact your local CAB office or go to their website at **www.citizensadvice.org.uk**



The sites you'll need:
www.direct.gov.uk
www.moneyadvice.service.org.uk
www.citizensadvice.org.uk
www.standardlife.co.uk

Pensions Savings Investments Insurance

Find out more

For more information, please visit our website

www.standardlife.co.uk

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