

**Private and confidential**

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USA

Drawdown Support Team  
DC Pensions  
Legal & General  
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23JAN2022

Account number: 126744744

## Understanding your options

Dear Mr. James

### My pension details

**Scheme name:**

RetPlanVP

Your current pension pot value as at 3097,687:

<<current pension pot value>>

**Retirement age:** 45

**Current Annual Management Charge (AMC):** amc

You will also be paying a Fund Management Charge (FMC). These charges are determined by the funds you invest in. You can check your current investments and the charges via Manage Your Account.

**Current email address we hold for you:**

kannan.ko@gmail.com

### Why have I received this

**pack?** You're receiving this because you've recently left your employer. You can now choose what you'd like to do with your pension savings.

### What do I need to do?

Check your details are up to date and read through this pack to understand your options.

### Contact us

Find help and support at  
[legalandgeneral.com/mya](https://legalandgeneral.com/mya)

If you need to register, you'll need your account number – that's the number at the top of this letter.

[control@landg.com](mailto:control@landg.com)

0345 070 8686

Monday to Friday 8.30am to 7.00pm

We may record and monitor calls. Charges may vary.

Your employer, Regency Cruises, has told us that you are no longer employed with them. We have been your pension provider throughout your employment with them.

Your employer chose us because we're one of the UK's leading workplace pension providers. We manage workplace pension schemes for over 14,300 employers for around 5 million people. Our size and scale lets us offer workplace pensions with competitive annual management fees.

**Now is a good time to check your details are up to date in four simple steps→**

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Registered office for both companies: One Coleman Street, London EC2R 5AA

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## What happens next?

When you leave your employer, they will stop paying in, but you will remain a member of our pension scheme. Your pension savings stay invested and we will carry on looking after them for you. Investing on your behalf, deducting charges and sending you annual statements, for example. You can also carry on paying into it if you'd like to.

We'll continue to support you with a range of online tools that you can use, making it easy for you to stay in control of your pension and make informed decisions that are right for you.



## Four quick steps to do now to stay on top of your pension

### 1 If you haven't already, register for your online account

Staying on top of your pension has never been easier. It's quick and simple to set up at **legalandgeneral.com/mya**. You'll just need your email address and your account number which is at the top of this letter. Once registered you can manage your pension from wherever you are: home, office or on your phone.

Your online account lets you manage your pension pot, see how much it's worth, view documents and see how your investments are performing at any time. As well as access planning tools to help plan for your future. Once registered, you can:



### 2 Make sure your details are up to date

Keeping your contact details up to date and having access to your online account is important. It helps us support you with your pension savings and keep in contact when things change. It'll also make sure your account isn't one of the 2.8 million estimated lost pension pots in the UK, totalling over £26.6bn.



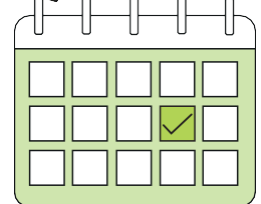
### 3 Check we know who you'd like your pension pot to go to

It's important we know who you'd like to receive the money from your pension in the event of your death. This is known as nominating your beneficiaries. It's an important step in protecting your savings, keeping it up to date makes sure the right person receives your pot.



### 4 Check your retirement age

We use your retirement age to know when the right time is, to send you information about taking money from your pension. It may also affect the way your money is invested in the years leading up to your retirement age and some of the calculations used in your annual statement.





## Your options for your pension pot

### Stay invested with Legal & General

You can keep your pension with us. You'll keep your current benefits and the same charges and you can continue to personally contribute if you'd like to. You'll keep access to our range of online tools and resources, that make it easy for you to stay in control of your pension.

#### How to do this?

There's no need to do anything. This option will be selected automatically if we don't hear from you.

### Move to a new provider

You can transfer your pension pot to another pension scheme. You should compare charges and features for each provider to make sure you're picking the best option for you. The Annual Management Charge you currently pay for your pension can be found at the start of this letter, you can use this to compare with the other pension.

#### How to do this?

Please contact us on **0345 070 8686**.

### Start accessing your pension

In most cases, you can start to access your pension pot once you're 55. Before making a decision, we encourage you to find out more about your options with Pension Wise.

We'll send you an options letter four months before your current retirement age. If you'd like to take your pension sooner, you can request a copy to see what your options are for your current pension pot.

#### How to do this?

To book an appointment with Pension Wise call **0800 183 944**, or visit **pensionwise.gov.uk**

Request an options letter at **legalandgeneral.com/mya**.

## Other things to consider

### Continue to make contributions

If you're staying with us and want to continue paying into your pension. This is easy to set up. Simply complete the personal details and direct debit form enclosed and return it to us in the pre-paid envelope.

### Combining your pension pots into one to make them easier to manage

We know that keeping track of all your pensions can sometimes be difficult. If you've had more than one job, it's likely you'll have more than one pension pot. Combining them into one could save you time and may reduce the amount you pay in charges. We offer a free online service, My Future Now, to find old pensions and bring them together with ease. To find out more please visit **myfuturenow.co.uk**.

### Transfer other existing pensions into this one

If you'd like to transfer other pension pot into this one, you can start a transfer in request at **legalandgeneral.com/mya**.

However, pension transfers may not be suitable for everyone. Before going ahead with a transfer, we strongly recommend that you do a full comparison of the benefits, charges and features offered.

Deciding what to do with your pension can be a big decision, so we recommend speaking to an authorised financial adviser. You can find a list of advisers at **moneyhelper.org.uk** or **unbiased.co.uk**. Advisers may charge for their services.



## Need help?

We hope you find the information helpful. There is help and support at **[legalandgeneral.com/mya](https://legalandgeneral.com/mya)**, or you can email any queries to **[ciocaie@lgen.net](mailto:ciocaie@lgen.net)**.

We would also recommend speaking to a financial adviser. You can find a list of advisers at **[moneyhelper.org.uk](https://moneyhelper.org.uk)** or **[unbiased.co.uk](https://unbiased.co.uk)**. Advisers may charge for their services.

Yours sincerely

**DC Pensions Customer Services**