



Private & Confidential

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<<Post_Code>>
<<Country Name>>

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	UK: 0800 368 6814 Overseas: +44 1737 838 585
	pensions.service@fil.com

<<Mailing Date>>

Fidelity reference: <<Member Code>>

Dear <<name>>

This important information applies to your <<full workplace pension scheme name>> – please read it to ensure you understand what is happening.

We have agreed to transfer some of the pensions we manage over to Scottish Friendly, including your <<full pension name>>, which we plan to transfer on **30 September 2026**. There are more details about this transfer in the enclosed consumer guide, which we encourage you to read so you fully understand the transfer.

Scottish Friendly is a leading UK life and investments organisation. It has been around since 1862 and now looks after more than £4.2 billion for over 853,000 individuals and organisations (as of 1 May 2025). We selected Scottish Friendly because of its track record of carefully looking after retirement savings over the long term.

What this means for your annuity

If this transfer goes ahead, you won't have to do anything, as we will handle it all for you. It will mean that a different company is the policy provider for your pension, but **it will not affect your annuity payments**. These will still be made by Hannover Re, who is the outsourced annuity administrator. You should also continue to contact Hannover Re if you need to update any details for your annuity.

The transfer process

This transfer is subject to a legal process and must be approved by the High Court. It also needs to be approved by Scottish Friendly's delegates, who represent its members. This vote is scheduled for 29 April 2026.

Continued overleaf ►

You have the right to object to this transfer with the High Court if you feel you will be adversely affected. We explain how this works in our enclosed consumer guide. If you want to object, contact us by:

- Emailing: **remediation.team@fil.com**
- Calling: **0800 368 6804**
- Writing to: WI BIM, Beech Gate, Millfield Lane, Tadworth, Surrey, KT20 6RP

We will pass objections on to our regulators, the independent expert and the High Court. We will present all objections to the High Court in writing, but you may attend the hearing in person if you wish to make representations directly to the Court. The final High Court hearing is expected to be held on 8 September 2026 at Rolls Building, 7 Rolls Buildings, Fetter Lane, London, EC4A 1NL.

Finding out more

There's more information about this transfer in the enclosed consumer guide, including details of how to contact us if you would like more information. We also have a dedicated website at **retirement.fidelity.co.uk/fil-transfer-to-scottish-friendly** where you can get key dates and information about the process, as well as reading and downloading all the documents relating to the transfer.

Yours sincerely

Your Fidelity Team

You may have heard that Scottish Friendly is planning to merge its business with OneFamily. When this was announced, we had already agreed to transfer your pension to Scottish Friendly. The proposed merger will take place after your pension has been transferred. We have spoken with Scottish Friendly and it has assured us that there will be no changes to the terms and conditions of your pension plan as a result of the merger. You can find out more about it in the enclosed consumer guide.