



Private & Confidential

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<<Mailing Date>>

Fidelity reference: <<Member Code>>

Dear <<name>>

Have you read about the changes we're making to <<full workplace pension scheme name>>?

Back in April, we sent you a letter telling you about our plans to transfer some of the pensions we manage over to Scottish Friendly, including your <<full pension name>>.

If you haven't read about these changes yet, please read this letter carefully so you fully understand what is happening.

Introducing Scottish Friendly

Scottish Friendly is a leading UK life and investments organisation with a strong track record of managing retirement savings with care over the long term. It has been around since 1862 and now looks after more than £4.4 billion for over 854,000 individuals and organisations (as of 31 December 2025). Scottish Friendly is authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. It is covered by the Financial Services Compensation Scheme.

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.

Continued overleaf ►

Finding out more

There's more information about this transfer in the consumer guide, including details of how to contact us if you would like more information. We enclosed this guide with our initial letter and you can download it at retirement.fidelity.co.uk/scottish-friendly-pension-transfer.

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 consumer guide.