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«Country Name»

«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 pension

Your pension savings remain safe and secure. This transfer will mean Scottish Friendly will look after your pension savings for you. You will keep the same investments, with the same fees, the transfer will not cost you anything and there will be no changes to how the policy works.

You don't have to do anything for your pension to be moved to Scottish Friendly. We will arrange it all for you and Scottish Friendly will get in touch to confirm when the process is complete.

Continued overleaf ▶

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What if I'm receiving retirement income?

If you are taking regular withdrawals from your pension while leaving the remaining money invested (a process called 'income drawdown'), you may receive two payments, depending on your elected payment frequency, before 24 September 2026. This ensures you will have the money you need while the transfer is taking place and you do not have access to your pension. Your payments will then start again on the same day of each month after the transfer. The only difference is that they'll come from Scottish Friendly rather than Fidelity. You won't need to fill in a mandate or send Scottish Friendly any bank details. We'll take care of all that as part of the transfer.

The transfer process

As we approach the day the transfer starts, we will gradually reduce certain activities to ensure a smooth transition to Scottish Friendly. Our planned timeline is:

- **9 September:** The final day you can give us new requests to transfer your pension to another provider. Please note, this doesn't guarantee the transfer will be completed before the move to Scottish Friendly. If your transfer isn't finished, Scottish Friendly will handle the remainder of the request.
- **22 September:** The final day you can make any changes to your pension investments through PlanViewer or by sending us an instruction.
- **24 September:** The transfer starts.
- **5 October:** The transfer should be completed and your pension will be administered by Scottish Friendly.

Two points to keep in mind

- **If you haven't updated your contact details recently,** please check they are still correct. You can do this by logging in to PlanViewer (at **planviewer.co.uk**) or calling us on **0800 058 4448** or **(+44) 1737 838 585** (if calling outside of the UK) before the transfer starts.
- **If anyone has an interest in your pension** (for example, if a pension sharing order is in place), please make sure you share all this information with them.

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.