

# In the matter of FIL Life Insurance Limited and in the matter of Scottish Friendly Assurance Society Limited and in the matter of Part VII of the Financial Services And Markets Act 2000

**NOTICE IS HEREBY GIVEN** that on 27 March 2026, an application (the "**Application**") was made under section 107 of the Financial Services and Markets Act 2000 (the "**Act**") in the High Court of Justice, Business and Property Courts of England and Wales, Companies Court (ChD) in London (the "**Court**") by FIL Life Insurance Limited ("**FIL Life**") and Scottish Friendly Assurance Society Limited ("**Scottish Friendly**") for orders:

- i. under section 111 of the Act sanctioning an insurance business transfer scheme (the "**Scheme**") providing for the transfer to Scottish Friendly of the annuities and section 32 policies business of FIL Life (comprising annuity-in-payment policies issued by FIL Life to members and unit-linked section 32 policies issued by FIL Life to former pension scheme members, together with associated contracts, assets and liabilities, together, the "**Transferring Business**"); and
- ii. making ancillary provision in connection with the Scheme pursuant to sections 112 of the Act, including the transfer of reinsurance and supporting assets covering the Transferring Business.

The Scheme, if sanctioned by the Court, will result in the Transferring Business which is currently being carried on by FIL Life, being carried on by Scottish Friendly from the date the Scheme takes effect. If you are in any doubt as to whether your insurance policy is included in the proposed transfer, please contact FIL Life using the contact details below.

Copies of: (i) the report prepared by an independent expert in accordance with section 109 of the Act (the "**Scheme Report**"), (ii) a summary of the Scheme Report, (iii) a statement setting out the terms of the Scheme and (iv) the Scheme document may be obtained free of charge by calling 0800 058 4448 (or on (+44) 1737 838 585 if calling from outside the UK), by emailing [pensions.service@fil.com](mailto:pensions.service@fil.com), or by writing to FIL Life, Beech Gate, Millfield Lane, Tadworth, Surrey, KT20 6RP, United Kingdom. These documents, and other related documents including actuarial reports and sample copies of the communications to FIL Life policyholders, are available on the website of FIL Life at <https://retirement.fidelity.co.uk/fil-transfer-to-scottish-friendly/> until the date of the Hearing (as defined below). The website will be updated with any key changes in respect of the proposed transfer on a rolling basis.

Anyone who has questions regarding the proposed transfer or who requires further information regarding the transfer may also call or email FIL Life using the contact information above.

The Application is due to be heard at 7 Rolls Building, Fetter Lane, London, EC4 1NL on 8 September 2026 (the "**Hearing**"). Any change to the hearing date will be published at <https://retirement.fidelity.co.uk/fil-transfer-to-scottish-friendly/>. If approved by the Court, it is currently proposed that the transfer will take effect at 23:59 (BST) on 30 September 2026.

**Any person who thinks that they may be adversely affected by the carrying out of the Scheme has a right to attend the Hearing and express their views, either in person or by legal representative. Please note that if any person wishes to be represented by a legal representative at the Hearing, that their legal representative would need to have appropriate rights of audience to appear in the Court.**

It would assist the process if anyone wishing to do so could inform FIL Life, using the contact details above as soon as possible and preferably before 25 August 2026 setting out their reason why they would be adversely affected. However, there is no requirement for any person who thinks that they would be adversely affected by the Scheme and intends to attend the Hearing to inform FIL Life in advance of the Hearing.

**Any person who alleges that they would be adversely affected by the Scheme but does not intend to attend the Hearing may make representations about the Scheme by giving written notice of such representations** to FIL Life by calling 0800 368 6804, by emailing [remediation.team@fil.com](mailto:remediation.team@fil.com), or by writing to WI BIM, Beech Gate, Millfield Lane, Tadworth, Surrey, KT20 6RP as soon as possible and preferably by close of business on a date not less than two weeks before the date of the Hearing, setting out why they believe they would be adversely affected. You can also contact FIL Life's solicitors, CMS Cameron McKenna Nabarro Olswang LLP, whose contact details are given below.

All representations received up to the date of the Hearing will be provided to the Court at the Hearing.

If the Scheme is sanctioned by the Court, it will result in the transfer of all the policies, contracts, property, assets and liabilities within the scope of the transfer from FIL Life to Scottish Friendly. Such transfer will take place notwithstanding any entitlement that a person would otherwise have to terminate, modify, acquire or claim an interest or right, or to treat an interest or right as terminated or modified as a result of anything done in connection with the Scheme. Any such entitlement will only be enforceable to the extent the order of the High Court makes provision to that effect.

**CMS Cameron McKenna Nabarro Olswang LLP**  
Solicitors for FIL Life  
Cannon Place, 78 Cannon Street, London EC4N 6AF

Reference: **101641.00050**

Visit <https://retirement.fidelity.co.uk/fil-transfer-to-scottish-friendly/> for more information or contact FIL Life using the contact details above.