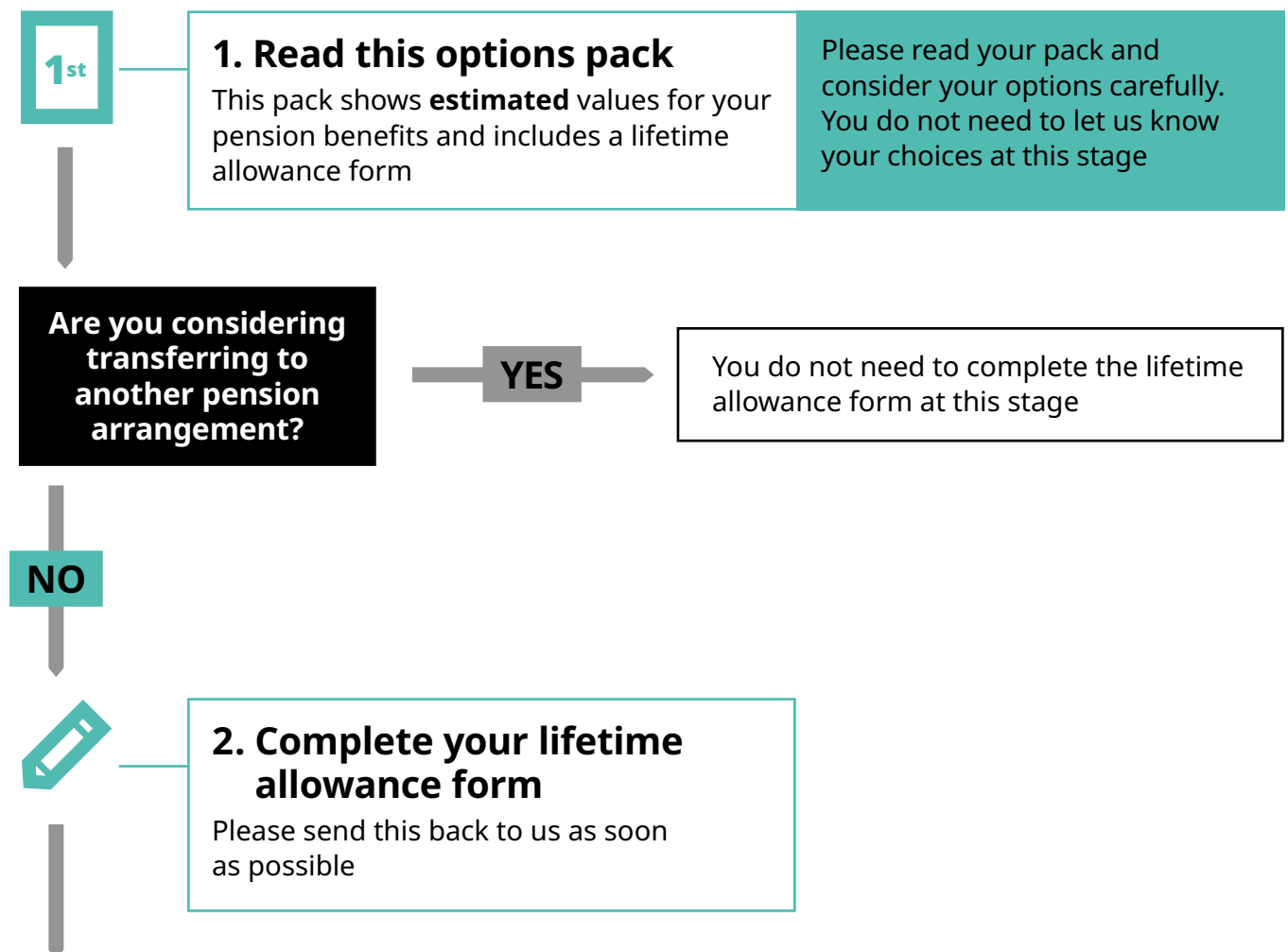


## Taking your benefits from Rothesay

This leaflet is part of the first of two options packs we will send to you.

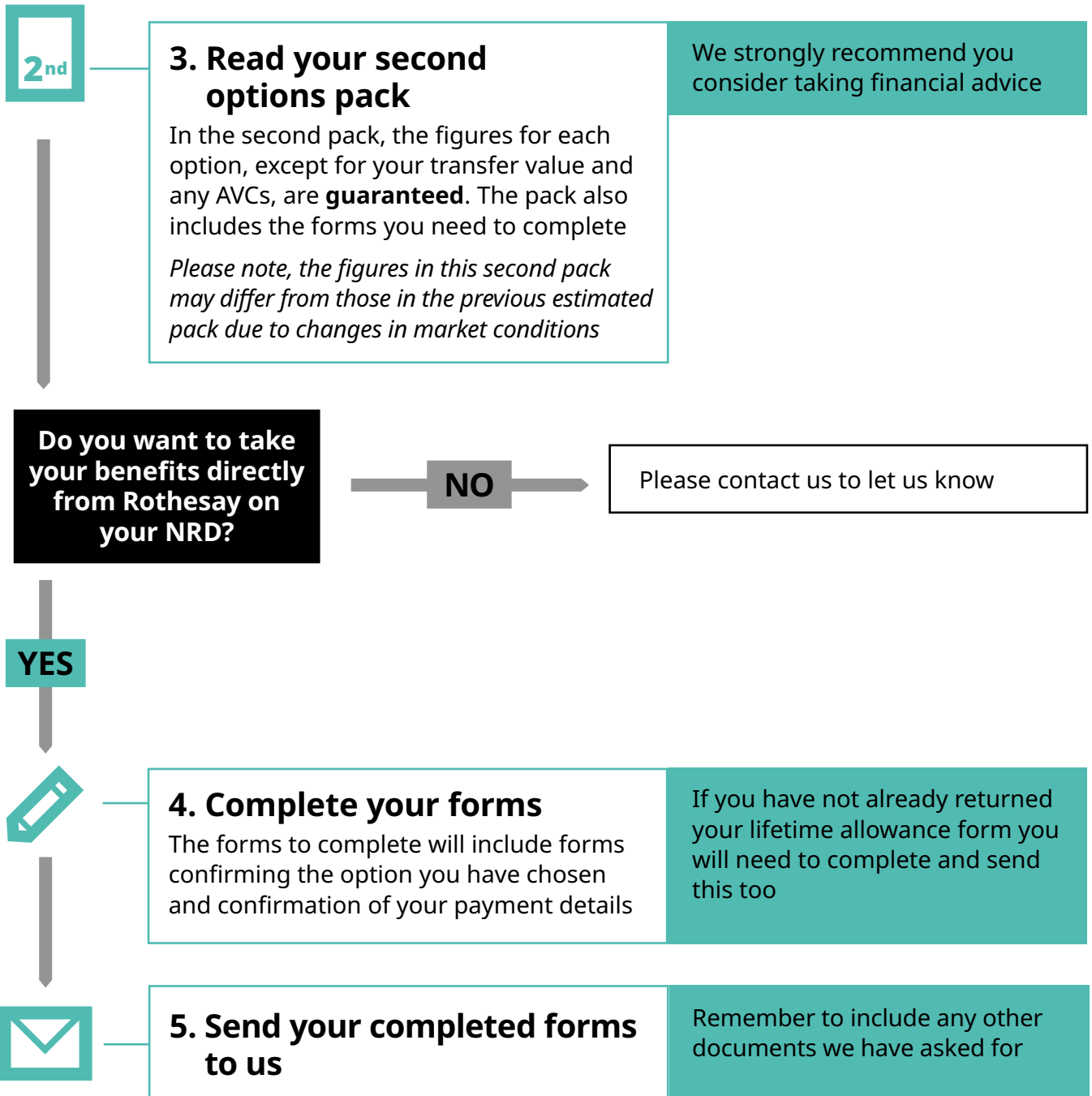
There are five steps you will need to take. Please do call our Customer Service Team if you have any questions or need some help at any stage.



You will receive your second options pack about 3 months before your normal retirement date (NRD).

» **Please turn over** for details of what happens when you receive your second options pack.

Once you have received your second options pack



Once we have received your forms and any other documents



**We will:**

- Complete our checks
- Let you know if anything is missing
- Return any documents safely to you

! Any missing information or documents may delay payment



**Once we have everything we need, we will send you confirmation of:**

- The benefits you will receive
- When they will start being paid



**You take your pension benefits from Rothesay**

**£ Receiving your pension benefits**

**WITHIN  
A WEEK**

**Lump sum**

If you choose to take a lump sum, it should be paid within a week of your retirement date. Payment may take a little longer if your lump sum includes AVCs.

**FOLLOWING  
MONTH**

**Lump sum**

If you choose to take a lump sum, it should be paid within a week of your retirement date. Payment may take a little longer if your lump sum includes AVCs.

# Rothestay

'Rothestay' is the trading name for Rothestay Life Plc, an insurance company established in the UK with company registration number 6127279.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 466067.