

**How to contact us**

☎ **phone:** 0845 606 0050  
Mon to Fri 9am to 5pm  
Call charges may vary

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Dear

**Important information affecting your income  
when you retire**

**Issued January 08**

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**Plan number:**

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*You can find out more  
information about  
contracting out on our  
website  
[www.standardlife.com/  
contractingout](http://www.standardlife.com/contractingout) and by  
reading the enclosed fact  
sheet.*

You currently use your plan to 'contract out' of the State Second Pension (S2P), previously known as the State Earnings Related Pension Scheme (SERPS). This means that the Government makes payments to your own pension plan instead of S2P. Contracting out does not affect your Basic State Pension or any payments you or your employer make to your pension plan.

There's no guarantee that contracting out will give you a better income when you retire than you would get from S2P. Each year you should review your own circumstances and decide whether or not to contract back into S2P.

Before making a decision, we recommend you take advice from your financial adviser, who, according to our records is:

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In addition, **we strongly suggest you fully read the enclosed factsheet.** This was written by the Financial Services Authority (FSA), the independent regulator for the UK financial services industry.

*If you decide to contract  
back in to the S2P, any  
(previous) contributions  
paid by the Government  
will remain invested in  
your personal pension  
plan with Standard Life  
Assurance Limited.*

If you decide to contract back into S2P, you can do this online by using our secure internet service. Visit us and sign-up for online access at [www.standardlife.co.uk/online](http://www.standardlife.co.uk/online). Once logged in, select your plan and then "Change My..." and complete the "Change my contracting out status" form to advise us of your decision. Alternatively, please sign and return the enclosed reply slip.

We need you to reply by 29 February 2008 to give us time to make the necessary changes to your plan.

continued 

**Please note that no reminder will be sent and if we do not hear from you, you will remain contracted out of S2P.**

Yours sincerely

Ronnie Collard  
**Customer Service Director**

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☎ phone: 0845 606 0050  
Int: (+44) 131 245 7481

Call charges may vary

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**Name:**

\_\_\_\_\_  
Plan number:

## ***Decision to Contract In***

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Please note this form should only be signed and returned if you wish to contract back into the State Second Pension and needs to be received no later than the 29th February 2008.

I confirm that I have fully read the enclosed factsheet and I **have decided** to contract back into the State Second Pension from the 2007/2008 tax year.

If my **signed form** is received after the end of the 2007/2008 tax year, I agree that Standard Life will contract me back into the State Second Pension from the earliest tax year available.

Signature:

Date:



**IMPORTANT:**

If we do not hear from you by 29th February 2008 you risk remaining contracted out of the State Second Pension for the 2007/2008 tax year.

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