DRAWDOWN GUIDE

UK

REST ASSURED

utmost™
LIFE AND PENSIONS

utmost
LIFE AND PENSIONS

This is marketing material.

UTMOST DRAWDOWN AT A GLANCE

This guide tells you information about Utmost Drawdown. Nothing in this guide should be taken to be personal advice or a recommendation.

Utmost Drawdown is aimed at people who want and are able to make their own decisions about how to access their pension pot. We will provide you with information to help you make the best decision for yourself, and to highlight when you might need to seek assistance.

PENSIONS HAVE CHANGED

Twenty years ago, pensions and retirement were very different from how they are today.

Most people expected to start taking a pension income at the same time as they retired from work.

Retirement was often a sudden change – one day you were working, the next day you were retired. Nowadays, many people change how they earn a living as they get older – perhaps working part-time, or leaving an employer to work for themselves. The idea of semi-retirement is much more common.

And pensions nearly always provided a guaranteed income. Usually this meant using your pension savings to buy an annuity – gaining a guaranteed income for life, but handing over control of that capital.

Today, many people draw an income directly from their pension savings.

YOU HAVE CONTROL

Drawdown is a flexible way to access your pension pot.

You can take your money as and when you want it.

You stay in control.

You decide when to take an income.

› You can usually take 25% of the pot you use for drawdown as a tax-free lump sum, at the start.

› The rest of your money remains invested, with potential to grow. However, please remember that its value can go down as well as up and you may get back less than has been paid in.

› From this invested money, you can choose to receive a regular income and take one-off lump sums when you want to, or make no withdrawals at all.

› All this flexibility comes with risks and Utmost want you to be aware of them. You will find details in this guide.

CASE STUDIES

PEOPLE WHO CHOOSE UTMOST DRAWDOWN

If you choose Utmost Drawdown, you will need to ensure that you have enough income to provide for your retirement and for your dependants. Unless you have a secure retirement income elsewhere, you will need to manage your drawdown to make it last – by keeping track of, and reviewing, the amount you are withdrawing, and making adjustments where appropriate. You should also review your investment pathway at least once a year to ensure it continues to meet your needs.

We have created some illustrative case studies of people who choose Utmost Drawdown.

The people in the illustrative case studies below have read 'Your pension: your choices' (a booklet from Moneyhelper) and carried out research using the MoneyHelper website, and have discussed their options with Pension Wise.

They have also read the information provided in this guide and decided that they are comfortable that Utmost Drawdown suits their needs - and that they understand the risks - without the need for professional financial advice.

Utmost Drawdown is aimed at people who want and are able to make their own decisions about how to access their pension pot. We will provide you with information to help you make the best decision for yourself, and to highlight when you might need to seek assistance.

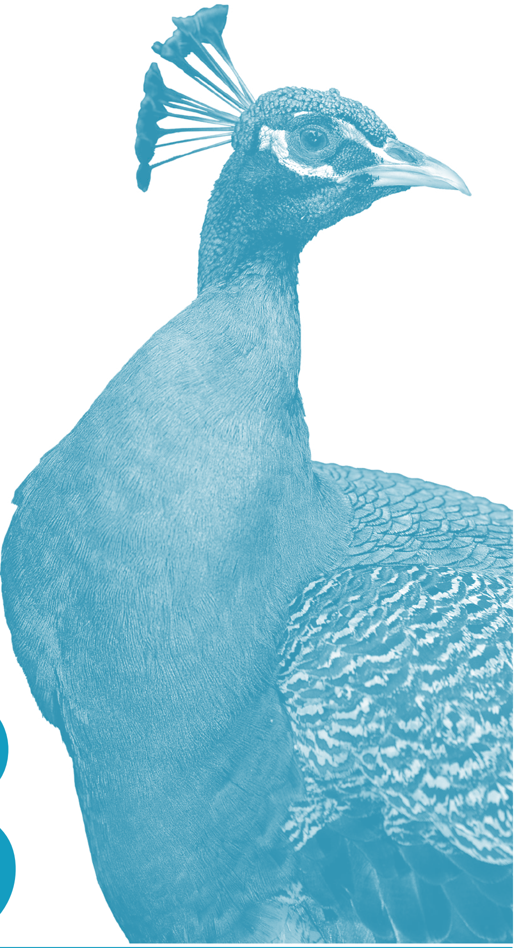
1

CASE STUDY

MARK HAS A SECURE REGULAR MONTHLY INCOME FROM HIS PREVIOUS EMPLOYER'S PENSION SCHEME

Mark's secure income is enough for him to live on. He has a pension pot with Utmost and decides to take his tax-free lump sum and move the remaining money to Utmost Drawdown.

- Mark needs to carry out improvements to his property and uses his tax-free lump sum to pay for this work.
- Mark chooses investment pathway 1 as he has no plans to touch his money in the next 5 years, and leaves the remainder of his funds invested for now.
- Mark will review his investment pathway choice regularly to ensure it remains appropriate.



2

CASE STUDY

SIMON IS STILL WORKING AND WANTS TO HELP HIS SON TO BUY HIS FIRST HOUSE BY CONTRIBUTING TO THE DEPOSIT

SIMON HAS A NUMBER OF PENSION POTS WITH DIFFERENT COMPANIES BUILT UP THROUGHOUT HIS WORKING LIFETIME

› Simon has reviewed his other pension pots and has assessed that they will be sufficient to fund his retirement when the time comes.

› He decides to take his tax-free lump sum from his Utmost pension pot, and to transfer the remainder to Utmost Drawdown.

› He contributes to his son's deposit from his Utmost tax-free lump sum.

› Simon plans to leave his remaining Utmost Drawdown money on his death to his son.

3

CASE STUDY

LOUISE IS 60, HAS RECENTLY REDUCED HER WORKING HOURS, BECOMING PART-TIME. SHE CAN CLAIM HER STATE PENSION AT AGE 68. IN ADDITION TO THIS, SHE HAS A NUMBER OF PENSION POTS. LOUISE WANTS TO SUPPLEMENT HER CURRENT INCOME

› Louise decides to take her tax-free lump sum from her Utmost pension pot and transfer the remainder to Utmost Drawdown.

› She is planning to use her tax-free lump sum towards her daughter's wedding overseas later in the year.

› She decides to take an income from Utmost Drawdown to supplement her income.

› Because Louise is still working and making pension contributions, the MPAA (money purchase annual allowance) applies. The maximum pension contribution currently on which she can obtain tax relief is £10,000 p.a. or 100% of earnings if less.

› Louise will regularly review both her income level and investment pathway and make changes if necessary.

CASE STUDIES

PEOPLE WHO DO NOT CHOOSE UTMOST DRAWDOWN

We have created some illustrative case studies of people who do not choose Utmost Drawdown.

The people in the illustrative case studies below have read 'Your pension: your choices' (a booklet from MoneyHelper), and carried out research using the MoneyHelper website, and have discussed their options with Pension Wise.

They also read the information provided in this guide and have decided that Utmost Drawdown is not the right drawdown for them. The people in these illustrative case studies did not choose Utmost Drawdown.

Utmost Drawdown is aimed at people who want and are able to make their own decisions about how to access their pension pot. If you do not feel that you can do this, please do consider other options.

1

CASE STUDY

JONATHAN HAS A PENSION POT WITH UTMOST. HE CONSIDERED UTMOST DRAWDOWN BUT DID NOT CHOOSE UTMOST DRAWDOWN

Jonathan reads this guide and is concerned when he reads the information under the section 'Is Utmost Drawdown the right drawdown for you?'

- Jonathan reviews the investment pathway choices and decides that Utmost Drawdown does not offer him a pathway to suit his investment needs.
- He wants to be able to choose his own investment fund and continue to invest some of his money in an Asia-Pacific Equity fund.
- Jonathan does not choose Utmost Drawdown because there is not an investment pathway choice which offers him the investment he wanted.

2

CASE STUDY

DAVID HAS A PENSION POT WITH UTMOST AND CONSIDERED UTMOST DRAWDOWN BUT DID NOT CHOOSE UTMOST DRAWDOWN

David reads this guide and is concerned when he reads the information under the section 'Is Utmost Drawdown the right drawdown for you?'

› David is planning to take all his money out over the next five years, as a number of one-off lump sums.

› David is concerned about the charges if he takes his money out in this way. He would be charged £75 per withdrawal after the first two free withdrawals each year.

› David decides that Utmost Drawdown is not the right drawdown for him.

3

CASE STUDY

JULIE HAS A PENSION POT WITH UTMOST AND CONSIDERED UTMOST DRAWDOWN BUT DID NOT CHOOSE UTMOST DRAWDOWN

Julie reads this guide and is concerned when she reads the information under the section 'Is Utmost Drawdown the right drawdown for you?'

› Julie reviews the services offered by other drawdown providers.

› Julie does not choose Utmost Drawdown because she decides that it is important to her to be able self-service her own withdrawal requests over the internet.

THINGS TO THINK ABOUT BEFORE BUYING DRAWDOWN

Here at Utmost, we'd like to make sure that you understand the risks of drawdown and think carefully about those risks and how they apply to you, before you decide whether to buy drawdown.

Please read the following five sections and get in touch if there is anything you'd like more information about.

We would like to provide you with information that will help you to make your own decision, but sometimes it's just too complex and we might suggest you get professional help elsewhere.

DO YOU UNDERSTAND WHAT YOU MAY BE GIVING UP WHEN YOU CHOOSE DRAWDOWN?

There are risks associated with starting drawdown and you will need to consider and be comfortable with these:

Have you checked whether you would be giving up valuable benefits or guarantees, or paying exit charges, by moving your money from your existing pension plan and into drawdown?

› You should make sure that you know about any valuable benefits or guarantees your existing pension plan may have, and understand the value of what you would be giving up, before you decide whether to take your money out of your existing plan and move it to drawdown.

Do you understand how drawdown could affect any means-tested state benefits?

› If you move your existing pension plan to drawdown, or take withdrawals from a drawdown plan, this may affect whether you are eligible to receive means-tested state benefits now or in the future.

› Information is available at www.gov.uk/benefits-calculators.

You should be comfortable that you understand what you might be giving up when you choose drawdown.

If you are unsure, see our section 'Where can I go to get more guidance?' on page 19.

You should be comfortable managing your income into the long term.

If you are unsure, see our section ‘Where can I go to get more guidance?’ on page 19.

ARE YOU COMFORTABLE MANAGING YOUR INCOME INTO THE LONG TERM?

Drawdown offers you the flexibility to manage your own retirement income. With all this flexibility come risks. Here are some key areas which you will need to consider and be comfortable with:

Running out of money

› There are no guarantees. You could run out of money earlier than planned if you take too much out of your plan too quickly, or you do not limit your withdrawals if market conditions are poor.

› This could have a serious impact on how you live.

Reviewing your income levels

› You will need to review your income levels and the remaining value of your plan regularly, and make changes when necessary.

› Each year and/or on request Utmost will provide you with a statement to help you review your drawdown plan.

Investment risk

› The value of the investments in your plan could go down as well as up and you may not get back the amount you paid in.

› Investment returns could be lower than shown in your illustration.

› You should consider whether you could afford to limit your withdrawals to reflect the performance of your investments, if market conditions are poor.

Annuities

› If pension drawdown will be your main source of income, and you do not have other secure income, you should seriously consider whether buying an annuity (a guaranteed income for life) may be better for you.

Reviewing your investment pathway choice

› You will need to review your investment pathway choice regularly to make sure it remains suitable for your financial goals and needs, and make changes when appropriate.

Buying an annuity later

› If you go into drawdown, and intend to buy an annuity later, there is a risk that the guaranteed income you can buy later will be lower than the amount you can buy now – as your fund may have reduced, and annuity rates may be worse in future.

WHAT TO CONSIDER BEFORE YOU TAKE ANY MONEY OUT OF DRAWDOWN

Many customers who choose drawdown just take their tax-free lump sum, and have no need to start to draw an income, or take further lump sums, straight away. Utmost don't want you to have any surprises whenever you start to withdraw money from an Utmost Drawdown plan, so here are the key considerations before you start to withdraw money, now or in the future.

What about the tax treatment of withdrawals?

› After taking your tax-free lump sum, any further withdrawals will be taxed as income; they are added to your other income for the year to determine the amount of tax you will pay.

› Therefore, depending on your other income, taking a further single lump sum or income could move you to a higher income tax bracket, meaning that you may pay more tax than you expect, especially if you are still working.

› Please remember that tax rules can change and the amount of tax payable may depend on your individual circumstances. If you have complicated tax affairs then you need to consider how you are going to access help, guidance and advice.

If you intend to make further contributions to your money purchase pensions, tax relief on those contributions will be restricted.

› When you take your **first** withdrawal by flexibly accessing a pension pot, either by taking an income or a taxable lump sum, the amount of tax relief available up to age 75 on future contributions paid into any other money purchase pensions you have will be restricted.

› For the current tax year, the maximum contributions to money purchase pensions, on which tax relief up to age 75 would be available, is £10,000 in each tax year. This limit is known as the MPAA (money purchase annual allowance). Furthermore, any contributions to money purchase pensions in excess of the MPAA would be taxed.

What about inflation?

› As time goes on inflation reduces the buying power of your money. As prices rise, you will be able to buy less with the same amount of money. This means that as time moves on, the money in your drawdown plan won't go as far as it used to.

What about any debt?

› You could take money from a drawdown plan and pay off any debt (loans, mortgage and credit cards) to help you get on top of your finances, but you should have in mind that this could reduce the amount available for your retirement.

› Money held in Utmost Drawdown might be protected from creditors who may take action against you, but could be accessible to them if you make withdrawals. If you are in serious financial trouble, you should consider getting free debt advice. You can find directions to free debt advice on the MoneyHelper website.

You should be comfortable that you understand what you need to consider before you take any money out of drawdown, after your tax-free lump sum.

If you are unsure, see our section 'Where can I go to get more guidance?' on page 19.

IS UTMOST DRAWDOWN THE RIGHT DRAWDOWN FOR YOU?

Utmost want you to be comfortable that you understand the risks associated with choosing Utmost Drawdown and that you consider these.

Have you shopped around and compared the drawdown products and services available from other companies?

- It is important to shop around and to make sure you buy the drawdown product that is most suitable for you.
- There's lots of information on the MoneyHelper website about how to shop around. You will need to decide whether Utmost Drawdown is suitable for you.

Do you understand about charges?

- You should ensure you understand what the charges are and how they might affect the value of your plan.
- If the charges and costs are more than the investment growth, then your plan will fall in value. Please have a look at your personal key features illustration.
- Unlike an annuity, where expenses are allowed for in the amount of guaranteed income that is fixed at the start, drawdown charges continue throughout the term of the plan.
- The drawdown charges you pay will impact both the amount of income and lump sum withdrawals you can take, and the amount left to pass on to loved ones.

Investment pathway choices – none to suit you now or in the future?

- Utmost offer you a choice of investment pathways (see pages 14 and 15).
- You will need to select the one which suits your needs and how you plan to use your drawdown.
- If you want drawdown, but Utmost Drawdown does not offer an investment pathway that is suitable for you, or you wish to self-select your investment funds, then you should consider drawdown from another provider that offers what you need.

IF YOU NOW FEEL THAT UTMOST DRAWDOWN IS NOT FOR YOU, HERE IS A REMINDER OF THE OPTIONS AVAILABLE TO YOU:

USE YOUR PENSION POT TO PROVIDE A GUARANTEED INCOME FOR LIFE (ANNUITY)

An annuity provides an income that is guaranteed to be paid throughout your lifetime. There is a range of annuity income options available to suit your personal circumstances, for example, you can choose to have an annuity that continues to be paid to a dependant after your death.

USE YOUR PENSION POT TO PROVIDE A FLEXIBLE RETIREMENT INCOME (DRAWDOWN) WITH ANOTHER PROVIDER

You could shop around and choose drawdown from another provider.

TAKE A LUMP SUM OR A NUMBER OF LUMP SUMS

You could close your pension pot and take the whole amount as cash in one go if you wish. Normally, the first 25% (quarter) will be tax-free and the rest will be taxed at your highest tax rate – by adding it to the rest of your income.

There are many potential disadvantages to taking the whole of your pension pot as a lump sum, which include being landed with a large tax bill. You could run out of money and have nothing to live on in retirement.

LEAVE YOUR MONEY WHERE IT IS NOW

You may be able to delay taking your pension benefits until a later date.

MIX AND MATCH

You don't have to choose one option. You can mix and match and take a lump sum and income at different times to suit you.

ARE YOU AWARE OF PENSIONS AND INVESTMENT SCAMS AND FRAUD?

You may think that this will never happen to you, but we need to make you aware that investment scams exist which target people who've withdrawn, or plan to withdraw money from their pensions.

Here are the steps you should take to prevent being a victim of a pension or investment scam:

› **Reject unexpected offers of free pension reviews,** whether in person, over the phone, online, or through social media

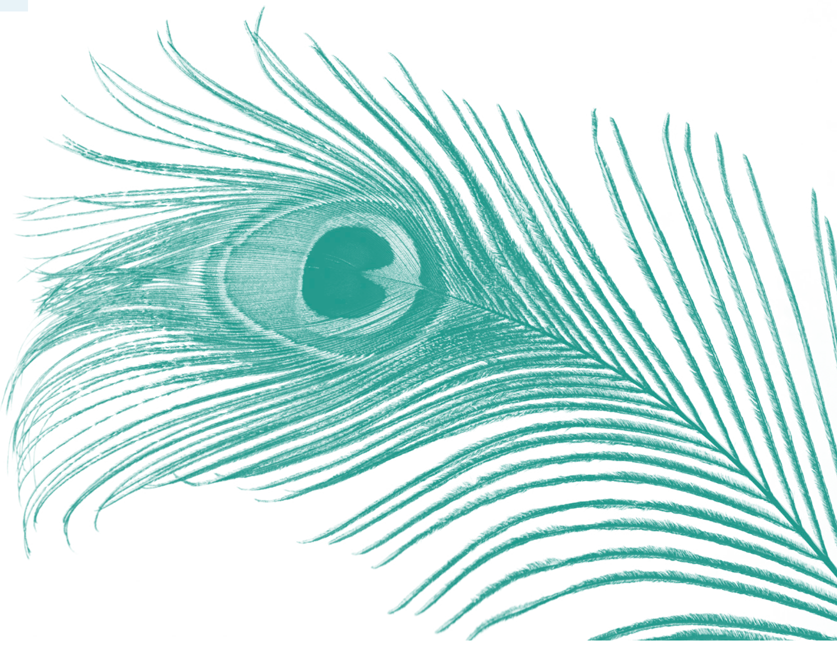
› **Be wary of offers that seem too good to be true**

› **Check who you're dealing with before changing your pension arrangements** – visit www.fca.org.uk/ScamSmart or call the Financial Conduct Authority on 0800 111 6768 to see if the firm is authorised

› **Don't be rushed or pressured into making any decision about your pension**

You should be comfortable that you are not a victim of a pensions or investment scam.

If you are unsure or have any concerns, see our section 'Where can I go to get more guidance?' on page 19.



INVESTMENT PATHWAYS

When applying for Utmost Drawdown, you will need to decide how your money should be invested. Utmost has designed investment options to suit the different ways a drawdown plan may be used. We call these investment pathways. There are four investment pathways available for you.

You select one of the four investment pathways below – the investment pathway which you think is suitable for your future financial needs and the way you will use your Utmost Drawdown plan. Utmost have matched each of the four investment pathways to either an investment fund or the investing by age strategy.

INVESTMENT PATHWAY I	
'I have no plans to touch my money in the next 5 years'	Your money will be invested in the **Multi-Asset Growth fund** when you start your Utmost Drawdown and will remain in that fund unless you change to another investment pathway.

INVESTMENT PATHWAY II	
'I plan to use my money to set up a guaranteed income (annuity) within the next 5 years'	Your money will be invested in the **Multi-Asset Cautious fund** when you start your Utmost Drawdown and will remain in that fund unless you change to another investment pathway.

INVESTMENT PATHWAY III	
'I plan to start taking my money as a long-term income in the next 5 years'	Your money will be invested using the **Age related strategy**, which aims to help you grow your savings while you are younger, by investing more of your money in shares. As you get older, your money gradually shifts into more conservative investments such as government bonds and cash, with the aim of protecting you from significant falls in the value of your savings. **Before age 55** You will be 100% invested in the **Multi-Asset Moderate fund** until you are age 55. **Age 55 to 65** From age 55, and each year over the next 10 years, 10% of your value will transfer to the **Multi-Asset Cautious fund**. **Age 65 to 75** You will be 100% invested in the **Multi-Asset Cautious fund** from age 65 to 75. **Age 75 to 85** From age 75, 10% of your value will transfer to the **Money Market fund** each year until you are fully invested in cash by age 85. **Age 85 and older** You are fully invested in cash by age 85 and will remain in the **Money Market fund**.

INVESTMENT PATHWAY IV	
'I plan to take all my money out within the next 5 years'	Your money will be invested in the **Multi-Asset Cautious fund** when you start your Utmost Drawdown and will remain in that fund unless you change to another investment pathway.

OUR FUND MANAGER
J.P. MORGAN ASSET MANAGEMENT

Utmost's investment partner is J.P. Morgan Asset Management, an investment manager with scale and expertise across every major asset class, and a 150-year history.

The investment professionals that make up the multi-asset solutions at J.P. Morgan Asset Management are dedicated to designing, constructing and managing multi-asset solutions built around a wide range of investor needs. The team which has 80 multi-asset specialists located across the globe, has a 45-year history of developing and managing successful multi-asset portfolios.

The funds used in the investment pathways have different objectives and have different risks. The 'Investing by Age Strategy' uses three different funds, depending upon your age, as shown on page 14.

FUND	INVESTMENT OBJECTIVE	UTMOST FUND RISK RATING
MULTI-ASSET GROWTH FUND	The investment objective is to provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income, property and cash with the potential for high levels of price fluctuations.	**Medium-to-high risk** To provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income and cash with the potential for moderate to high levels of price fluctuations.
MULTI-ASSET MODERATE FUND	The investment objective is to provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income, property and cash with the potential for moderate to high levels of price fluctuations.	**Medium risk** To provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income and cash with the potential for moderate levels of price fluctuations.
MULTI-ASSET CAUTIOUS FUND	The investment objective is to provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income and cash with the potential for low to moderate levels of price fluctuations.	**Low-to-medium risk** To provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income and cash with the potential for low to moderate levels of price fluctuations.
MONEY MARKET FUND	The investment objective is to preserve capital whilst aiming to provide a return in line with prevailing short term money market rates.	**Low risk** Return of capital is the priority ahead of potential growth although your capital is not guaranteed. With low risk funds, it is possible that your investment return will be insufficient to meet your financial goals and may not keep pace with inflation. Potential for low levels of price fluctuation. Growth is likely to be modest.

WHAT DO I DO IF NONE OF THE INVESTMENT PATHWAYS ARE SUITABLE FOR ME?

You will need to consider buying drawdown from another company that does have investment options that are suitable for you. You may need to obtain help and advice to do this. Please have a look under the section 'Where can I go to get more guidance?' on page 19.

WHAT ARE THE CHARGES AND COSTS?

INVESTMENT CHARGES

Annual management charge

There is an annual management charge of 0.75% p.a. for the Multi-Asset Growth fund, the Multi-Asset Moderate fund and the Multi-Asset Cautious fund, and 0.50% p.a. for the Money Market fund.

This charge is deducted daily from the investment funds and is reflected in fund prices.

Rebates of the Annual management charge

Each month, if the total value of all your funds is more than £250,000, we give you back the equivalent of 0.45% p.a. of the annual management charge on the value above £250,000 (except for Money Market funds where we give you back the equivalent of 0.20% p.a.), by allocating additional units to your plan.

This effectively reduces the annual management charge to 0.30% p.a. on the value of your plan above £250,000.

Other investment costs not included in the Annual management charge

Transaction costs
These costs are only incurred when a fund manager buys or sells underlying investments held in a fund. They are variable, and not included in the annual management charge. Details can be found at www.utmost.co.uk.

WITHDRAWAL CHARGES

Utmost Drawdown allows lots of flexibility, to adjust to your changing needs. However, where your pension money is concerned, you should plan ahead – and Utmost Drawdown is not designed for very frequent changes of instruction. We will allow you to change income levels and request regular withdrawals free of charge up to a limit, but will charge after that.

You can change the level or frequency of regular income, free of charge up to four times a year, and thereafter we charge £25 for each additional change in that year.

You can take up to two one-off withdrawals free of charge each year, and thereafter we charge £75 for each additional withdrawal in that year.

If a withdrawal charge applies then Utmost will deduct the charge from your plan by cashing in units.

For most people, the annual management charge and other investment costs are the only charges they will pay.

IMPORTANT INFORMATION

PASS ON YOUR REMAINING DRAWDOWN POT TO YOUR LOVED ONES

One of the advantages of drawdown is that, when you die your drawdown pot can be passed on, usually free of Inheritance Tax.

Your beneficiaries can take what is left as a lump sum payment, or they can continue with drawdown, or they can buy an annuity. You can't choose one of these options in advance.

You nominate your beneficiaries, and although not legally binding, Utmost Life and Pensions will know your wishes. We will ask you to nominate beneficiaries when you choose drawdown, and you can amend your nomination at any time.

If you die before age 75, the payment to beneficiaries is usually tax-free. If you are age 75 or older, then the payments made to your beneficiaries will be taxed as income.

ACCESSING YOUR PENSION POT IN ANOTHER WAY IN THE FUTURE

If you decide at any time in the future that Utmost Drawdown is no longer right for you, you can take a different retirement option, such as a guaranteed income for life, or you can move your remaining fund to drawdown with another company.

Or you can withdraw all your money. The amount you receive will have income tax deducted, calculated using HMRC guidelines. If you owe any more tax, you'll need to report and pay this to HMRC directly. If you think too much tax has been taken off, you'll need to claim this back from HMRC.

INFORMATION ABOUT THIS GUIDE

› This is not personal advice – this is a guide – it tells you information about Utmost Drawdown.

› The minimum age to start a plan is currently 55, rising to 57 in 2028.

› Pension rules can change.

Tax rules can change and depend on your individual circumstances.

Utmost Drawdown is aimed at people who want and are able to make their own decisions about how to access their pension pot. We will provide you with information to help you make the best decision for yourself, and to highlight when you might need to seek assistance.

FINDING OUT MORE

HELPING SECURE FINANCIAL FUTURES

WHO WE ARE

Utmost Life and Pensions is a UK life and pensions company helping customers plan and save for the long term, with roots going back over 100 years.

As of 30 June 2023 we are looking after 316,000 customers with around £4.7bn of assets. We're also part of the wider Utmost Group; a leading provider of insurance and savings solutions that is currently managing £59bn of assets under administration and 515,000 customers.

WHAT WE DO

We purchase long-established businesses and books of business from major insurance groups. We provide a safe home for their existing customers and policies, due to our strong capital position and efficient operational management.

Built upon the combined strengths of trusted sector expertise, secure financial foundations and commitment to customer focus, we are here to help every policyholder in our care achieve future peace of mind with their life and pension policies.

OUR VALUES

Our two guiding principles, which allow us to focus on improving customer outcomes, are at the very heart of Utmost Drawdown.

Simply Smart – we strive to make the life and pensions journey easier and more user-friendly for everyone involved. We use our specialist knowledge and trusted financial experience to deliver the smartest possible outcomes.

Cautiously Confident - we're a safe pair of hands, backed by secure financial foundations and dependable products. Our proven experience and expertise gives us the confidence to make trusted decisions, challenge convention and innovate to make a positive difference.

FINANCIAL STRENGTH

Utmost satisfies regulatory requirements for meeting its financial obligations. You can read our solvency and financial conditions report at www.utmost.co.uk, or we can provide a copy on request.

OUR REGULATORS

Utmost Life and Pensions is authorised by the Prudential Regulation Authority (PRA), and regulated by the Financial Conduct Authority (FCA) and the PRA.

Our reference number is 775704 and details can be found on the Financial Services Register, the public record of all firms that the PRA and FCA regulate. More information is available at register.fca.org.uk.

WHERE CAN I GO TO GET MORE GUIDANCE?

HOW TO ACCESS HELP, GUIDANCE AND ADVICE

Contact us

Please get in touch with us and we will try to help you. Our contact details are on the back cover.

We are not able to give you financial advice but we can explain facts to you, and we will be able to point you in the right direction if you need to access further guidance and advice.

MoneyHelper

This government service provides free and impartial money advice, including general guidance on all aspects of pensions.

Moneyhelper.org.uk

Tel: 0800 011 3797

Pension Wise is a free and impartial service from MoneyHelper, available for people aged over 50 who have personal pensions, offering guidance on all the options available. You can have a free consultation online, over the phone or face to face.

Moneyhelper.org.uk/pensionwise

Tel: 0800 280 8880

Professional financial adviser
You can find a financial adviser at www.unbiased.co.uk or by calling 0800 0236868.

Please remember that you will need to pay for professional financial advice.

CONTACT US

To find out more about Utmost Drawdown please contact us.

0330 159 1530

0845 835 5765

enquiries@utmost.co.uk

Customer Services
Utmost Life and Pensions Limited
Walton Street
Aylesbury
HP21 7QW

utmost.co.uk

Please note that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

Telephone calls may be recorded for training and monitoring purposes.

utmost
LIFE AND PENSIONS

REST ASSURED

ULP04 2024 45Z212