



FUJITSU UK PENSION PLAN

YOUR PLAN EXPLAINED

You're in good company



Fujitsu UK Pension Plan

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OTHER FORMATS

If you find it difficult to read this document, please contact Fidelity. An alternative format including large print, Braille, audiotape and CD can be provided.

To request a copy in an alternative format, please contact Fidelity.



Call the Pensions Service Centre on 08457 234 235.

This service is open on business days from 8am to 6pm.

Outside these hours, you can leave a message on the confidential answering service and Fidelity will contact you on the next business day.



Email pensions.service@fil.com

Fidelity Worldwide Investment is an independent asset management company, founded in 1969, that looks after the investments and pensions of clients worldwide. Today, over 40 years on, with considerable knowledge and expertise of both the UK and international financial markets, Fidelity is one of the world's most successful long-term investment managers - a worldwide investment specialist.

YOUR PENSION PLAN

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The size of your benefits will generally depend on the following:

- how much is contributed to your pension account
- the amount your pension account grows
- the cost of converting your pension account into your retirement benefits.

The plan trustee is responsible for looking after your interests in the plan. For information on how to contact the trustee please see the 'Useful contacts' section.

YOUR DECISIONS

Decision 1: Do you want to remain in or join the plan?

If you are already in the plan you do not need to do anything to remain a member. If you want to opt out, please refer to the 'Leaving the plan' section for more details.

Decision 2: How much should you contribute to your pension account?

During your annual flexible benefits enrolment period you will have the opportunity to review your contributions.

Regular contributions are paid into your pension account by you and your employer. It is important that you think about the level of contributions that you will need to make to ensure that the plan provides you with the level of benefits you want in retirement. If you would like help, please see Fidelity's online planning tool, myPlan. You can access myPlan through PlanViewer (Fidelity's online account service for plan members) if you have already received your log in details or via www.fidelitypensions.co.uk. Please note that as with all pension products you cannot usually start to take benefits until age 55.

The Contributions Explained leaflet gives you more information on the level of contributions to the plan and how you can make additional contributions.

YOUR INVESTMENT CHOICES

WHERE CAN I INVEST MY CONTRIBUTIONS?

Remember that on joining the plan you will automatically be invested in the plan's default strategy explained on page 5. You can change your investment strategy at any time. You can select any fund or mix of funds from the range available. For more information on the range of funds available in your plan please log on to PlanViewer. On PlanViewer you will also find fund factsheets for all your fund options.

HOW FUNDS WORK

The FIL Life Insurance Limited (FIL Life) funds available invest into other funds. The underlying funds are usually made up of many types of investments. For example, a UK Equity Fund might consist of the shares of perhaps 100 different companies either based in the UK, or listed on a UK stock market. A UK Balanced Fund, however, might consist of shares in perhaps 50 UK companies as well as some government bonds. With a fund, investment risk is spread over a variety of assets.

When you invest in a fund, your money is used to buy units which represent a share of the assets of the fund. For example, if you invest £5,000 in a fund where the price of units is £5, then you will have 1,000 units allocated to you. If, when you come to sell, the price was £10 then the holding would be worth £10,000 (1000 x £10), but if the price were to fall to £2.50, the holding would be worth £2,500.

Jargon Busters

Shares give you part ownership of a listed company. Their prices reflect how well investors feel that companies are doing and are expected to do. Equities is another term used for shares.

Bonds are loans to companies or governments (loans to the UK government are called gilts). Their prices depend on current and future interest rates and the financial strength of the companies or governments to which the loans have been made.

Cash means investment in a range of short-term financial products offered by banks and financial institutions. As these products produce varying returns cash funds do not offer or set a particular rate of interest.

WHAT IS THE DEFAULT STRATEGY?

The default strategy (known as 'Lifecycle Strategy') is an automated investment process that moves your pension account between different types of funds during your working life. The target is to achieve long-term growth for as many years as possible, before aiming to preserve the value of your pension account when you get closer to your retirement age. This strategy, including the fund selection has been designed by your trustee and their advisers for members who prefer to rely on an investment strategy that has already been set out for them. It may be suitable for you if you are not familiar with making decisions about investments or do not feel comfortable selecting funds.

HOW DOES IT WORK?

The Lifecycle Strategy switches your pension account between the different funds as you approach your normal or selected retirement age. It is important that you keep Fidelity informed of any changes to your planned retirement age as this is the date used to drive the automated process.

The table below illustrates how the funds used by the Lifecycle Strategy change as you approach your retirement date.

- The Adventurous fund – equity fund
- The Fidelity BlackRock Over 15 Year UK Gilt Index – bond fund
- The Fidelity Cash Pensions – cash fund

Years to retirement	Equity fund %	Bond fund %	Cash fund %
Less than 1 year	0%	75%	25%
1 – 2 years	10%	67.5%	22.5%
2 – 3 years	20%	60%	20%
3 – 4 years	30%	52.5%	17.5%
4 – 5 years	40%	45%	15%
5 – 6 years	50%	37.5%	12.5%
6 – 7 years	60%	30%	10%
7 – 8 years	70%	22.5%	7.5%
8 – 9 years	80%	15%	5%
9 – 10 years	90%	7.5%	2.5%
10 years +	100%	0%	0%

Please note that the table is a simplified illustration of how fund switches occur. Actual switching may be on a more frequent basis; however Fidelity may not rebalance your account if changes in the values of the funds mean that the actual mix of funds is already very close to the intended target when a change is due.

Types of investments used:

- Shares are generally considered adventurous investments, which offer the potential for long-term growth, but also tend to involve greater levels of volatility in the short-term. The default strategy uses these types of investment when you are many years from your retirement age; as there should be time for your pension account to recover from any possible losses and potential to go on to achieve further growth, although this is not guaranteed.
- Bonds and cash are conservative investments, which usually offer greater short-term stability. The default strategy uses these types of investment when you are closer to your retirement age, as it is more important to preserve the value of your pension account at this stage, rather than take unnecessary risks by aiming for additional growth.

YOUR DEFAULT FUNDS

The table below provides details of which funds are used within the Lifecycle Strategy and the objectives and charges associated with each. For the latest fund information please refer to the fund factsheets by logging onto PlanViewer.

FUND NAME	FUND OBJECTIVES	ANNUAL MANAGEMENT CHARGE (AMC)*	OTHER CHARGES*
FIDELITY BLACKROCK OVER 15 YEARS UK GILT INDEX FUND – CLASS 5	This life fund invests in an underlying fund managed by BlackRock Life Limited. The objective of the underlying fund is: "This fund invests in UK government fixed income securities (gilts) that have a maturity period of 15 years or longer. The fund aims to achieve a return consistent with the FTSE UK Gilts Over 15 Years Index, which is widely regarded as the benchmark for UK pension fund investment in the longer dated end of the UK gilt market." The Fidelity fund invests in the underlying fund through a reinsurance policy with BlackRock Life Limited.	0.20%	0.00%
FIDELITY FUJITSU ADVENTUROUS FUND	The fund's investment objective is to achieve long-term capital appreciation by investing in a diversified range of UK and overseas equities.	0.35%**	0.01%
FIDELITY CASH PENSIONS FUND – CLASS 1	This life fund invests in an underlying fund managed by Fidelity. The objective of the underlying fund is: "The objective is to maintain capital value whilst producing income. It invests in money market instruments, other short-term investments and transferable securities. The fund may invest in derivatives for the purposes of efficient portfolio management, although is unlikely to do so."	0.25%	0.01%

*These charges are as at 30 June 2013.

**This fund has a maximum Annual Management Charge (AMC) of 0.35% depending on the fund size. As at 30 June 2013 this was 0.23%.

FUND CHARGES

There are no initial charges for the funds, therefore if you contribute £100 to your account, £100 is invested into your chosen funds. These funds have annual management charges and other expenses such as auditing and registry fees. These other expenses are a guide based on historical estimates and may change. Details of these charges and expenses are set out in this document for the default funds, and on the fund factsheets for all the available options. The annual management charge and the other expenses are deducted from each fund's assets and are reflected in the quoted daily price for the fund – they are not taken directly from your account. Performance figures for the funds therefore take account of all charges. All charges are reviewed regularly and are detailed on the fund factsheets.

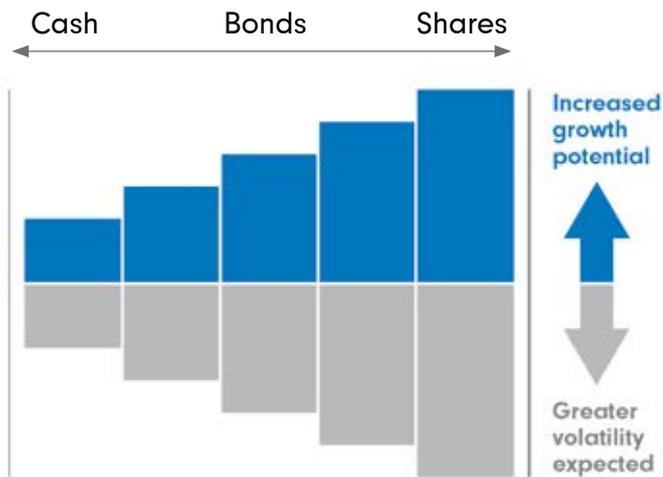
ADMINISTRATION AND SERVICE CHARGES

There is no initial charge on investing your contributions. Additionally, no administration charges are applied for switching or withdrawing your investments.

RISKS

The funds available to you will generally access one or more of the three main types of investment, i.e. equities (shares), bonds or cash. These different types of investment carry different levels of risk that need to be considered against potential returns. A higher level of risk normally means that the potential for growth is greater, but there is also a greater possibility that your investment might go down.

When choosing an investment strategy and funds, it is important to consider the level of risk that you are comfortable with. The diagram below illustrates the risk/return spectrum. The investment types towards the left carry less risk, but the potential returns are lower. Those at the other end carry more risk, but may also have more chance of producing greater returns.



There is a risk that your investments could fall in value, but over the long term, they should have time to recover from any setbacks and could go on to achieve greater levels of growth, although this is not guaranteed. Remember it's not how much your account has gone up or down in the past few days, but how much it is going to be worth in 20 or 30 years' time. If you want to achieve significant levels of growth, you need to tolerate some risk. You may find that you can manage this risk through diversification – spreading your money across funds that invest in a variety of markets and investment types.

The trustee and Fidelity can't guarantee what your plan will be worth or what your pension will be. This could be due to:

- the value of your investments may go down as well as up and you may not get back the amount invested
- your pension may be lower than the estimated yearly pension amount shown on your annual pension account summary. This may happen if:
 - you take some or all of your benefits before your planned retirement date
 - investment performance is lower, or charges are increased above those illustrated
 - the cost of buying a pension increases.
- Fund charges and expenses may increase.
- The value of a fund may be affected if any of the institutions with which cash is deposited suffers insolvency or other financial difficulty.
- You bear the risk that any funds into which FIL Life funds are invested or into which their funds are reinsured do not pay Fidelity the full amount.

In addition to some of the general risks highlighted above, each fund will have its own specific risks. Fidelity has also rated each of the available funds to give you an indication of the potential level of risk applicable. Details of these can be found on the fund factsheets available on PlanViewer.

HOW TO CHANGE YOUR INVESTMENT CHOICES

Making your fund selection is easy, either by:

- using the online PlanViewer service at www.fidelitypensions.co.uk, or
- by speaking to the representatives at Fidelity's Pensions Service Centre on 08457 234 235.

Please be aware that switching funds may result in your account not being invested for a short time and that market movements during this period may affect the number of units your switch buys in your new funds.



YOUR PLAN BENEFITS

The value that has built up in your pension account over the years will be used to provide your pension benefits. The level of benefits you receive will depend on the value of your pension account and the cost of buying a pension at that particular time. The value of your pension account will depend on the contributions that have been made during your membership and the investment returns they have achieved over the years.

WHEN CAN I TAKE MY PENSION BENEFITS?

The normal retirement age under the plan is 65.

Normal retirement age is when members generally begin taking benefits in the plan.

The earliest you can take your benefits from the plan is generally when you are 55, subject to the agreement of the trustee. If you are hoping to take your benefits early, you should bear in mind that your pension account will have had less time to grow, and the cost of buying a pension may be greater, so the value of your income and other benefits may be lower. You can build up extra funds to help improve your benefits by increasing your contributions (see the Contributions Explained leaflet). The earlier you increase your contributions the more chance you will have of improving your benefits.

More information on all these options is available from the Pensions Service Centre.

YOUR PENSION

The value of your pension account will be used to provide your benefits, when you choose to take them.

In most cases this will be an income payable for the rest of your life, known as an annuity. The amount of income that can be provided will depend on the value of your account and the cost of buying a pension for you at the time. There are other ways of providing an income at retirement age than buying an annuity.

Jargon Buster

A lifetime annuity pays you an income for the rest of your life. It is normally paid by an insurance company in return for an agreed purchase price.

Alternatively, you may take a smaller pension and use the rest of your account to provide some or all of the following:

- a tax-free cash sum of up to 25% of your pension account
- pensions for your dependants in the event of your death after your pension benefits have started to be paid
- some inflation protection for your pension or any dependant's pension paid
- a guarantee that your pension will continue to be paid to your dependants for a set time in the event of your death within the guarantee period.

We strongly recommend that you speak to a Financial Adviser before making a decision as to how your pension should be set up.

Fidelity has teamed up with Annuity Direct, a leading retirement income specialist and Independent Financial Adviser (IFA), for the provision of RetireWise services. Annuity Direct can support you with your own retirement decisions or offer guidance over the phone, and where required provide advice on a one to one basis.

OTHER PENSION OPTIONS

Most people convert their whole pension account into benefits at the same time. However you don't have to, there are other options, but you may need to transfer out to select them. For example, you may want to delay taking an income from your pension account so that it has longer to grow. In this case you will have to ensure that you have other means of support for the time before you take your pension.

Alternatively, it may be possible for you to carry on working even if you start taking a pension.

When in payment, your pension will be treated as earned income for tax purposes.

Further information about taking your pension benefits is available online and from the Pensions Service Centre.

ILL-HEALTH

In the event that you become too ill to work, subject to your plan's rules, it may be possible for you to take the benefits that have built up in your pension account at an earlier age than usual. If you become seriously ill you might be entitled to take all your benefits as a cash lump sum. For further information regarding these options please contact ASKHR or the Pensions Service Centre. See the 'Useful Contacts' section.

LIFETIME ALLOWANCE

The benefits you choose are subject to certain regulations set by HM Revenue & Customs (HMRC) that apply to this and all your other registered pension schemes you were a member of. For example, the maximum overall fund you can accumulate and still enjoy tax advantages on is currently £1.5 million. This is known as the standard lifetime allowance and covers all your tax-privileged pension arrangements. If your arrangements exceed this allowance the excess may be liable to a lifetime allowance tax charge. The lifetime allowance will reduce to £1.25 million with effect from the 2014/15 tax year. This is subject to legislation being amended and should not be relied upon for any future pension planning.

If you feel you may be affected by this limit, you should consider seeking financial advice.

TRIVIAL COMMUTATION

If you reach age 60 and the value of your pension account is small, you could consider taking all your benefits as a cash sum. The value of your pension benefits across all your registered pension arrangements, including pensions in payment, must not be greater than £18,000 to qualify for this.

If the value of your pension account is less than £2,000 you may be able to take your benefits as a cash sum, irrespective of any other benefits you may have.

In either case, you will be able to take 25% as tax free cash but the balance will be taxed as earned income. You should contact Fidelity for further information on these options.

IF YOU DIE BEFORE YOU TAKE PENSION BENEFITS

If you die before taking your benefits from the plan, the value of your pension account can be paid out as a lump sum to your beneficiary or used to buy a pension for them. This is the case whether or not you are still working for the company at the time of your death. Any lump sum will normally be tax free, but is dependent on the amount of lifetime allowance available at the time of payment. Any pension for your dependants will be bought in the same way as your own pension would have been.

If you die after age 75 and before you take your benefits, additional rules apply and you are encouraged to seek financial advice with regards to the additional taxation that might apply.

As a general rule, any lump sum death benefit paid will not be subject to inheritance tax.

EXPRESSING YOUR WISHES

The trustee must decide who receives any death benefits arising from your membership of the plan. However, they will take your wishes into account and you should let them know who you would like to receive any benefits by completing an expression of wish form which is available from ASKHR.

Jargon Buster

Your dependants include your husband, wife or civil partner, children up to the age of 23 and those who are financially reliant on you. HMRC imposes strict criteria on the dependants whom benefits can be paid to.

IF YOU DIE AFTER YOU TAKE YOUR PENSION BENEFITS

The benefits your dependants receive will depend on the type of pension you selected when you took your pension benefits – for example, if you bought an annuity, whether you chose a dependants' pension or opted to have a guarantee period.

LEAVING THE PLAN

LEAVING THE PLAN, BUT NOT THE COMPANY

If you don't want to stay in the plan, you can opt out. You can complete the form on PlanViewer. Alternatively, you can call Fidelity and opt out over the telephone.

If you are thinking about opting out we suggest that you think carefully about the company contributions and tax relief. You should consider what alternative arrangements you may need to put in place to save for your retirement.

For more information on deciding to opt out please view your section leaflet and the booklet on the Pensions Portal on Café VIK.

If you choose to opt out you have the right to opt back into the plan at least once a year. Please refer to ASKHR – see the 'Useful contacts' section.

If you opt out of the plan you will be automatically enrolled back in at a later date if you meet certain criteria. You can then opt out again.

LEAVING THE COMPANY AND THE PLAN

If you leave the company you can no longer be an active member of the plan and contributions to your pension account will stop. Your options are:

- leave your pension account invested with the plan until you take your pension, when it will be used to buy your benefits in the usual way – in the meantime, you can still make decisions about how your pension account is invested, just as if you were still making contributions
- transfer the money from your pension account to your new employer's registered pension scheme, provided it will accept the transfer
- transfer the money from your pension account to a personal pension.

Currently, any transfer out of your pension account is free of charge. However, you may wish to check whether the plan or arrangement receiving the transfer will make a charge. The transfer value quoted is not guaranteed and the sum transferred will be the proceeds actually arising from the sale of the investments once Fidelity has received all the necessary documentation.

Please note that, as part of the transfer process, we need to sell the units held in your pension account and pay the amount to your new provider. This may take a number of working days, during which time the proceeds will not be invested, or subject to normal market movements. However the transfer payment will be sent to your new pension provider as soon as possible.

Please note that if you leave the plan after the statutory opt out period, you are not entitled to a refund of any of the contributions that have been made to your account.

IMPORTANT INFORMATION

ENHANCED OR FIXED PROTECTION

If you have agreed with HMRC that your existing pension savings are subject to an Enhanced Protection or Fixed Protection Certificate issued by HMRC then membership of this plan may invalidate that protection and lead to possible tax charges on your benefits.

HMRC ALLOWANCES

The benefits provided by the plan are subject to certain allowances laid down by HMRC. Under normal circumstances, your benefits will be within these allowances and they will be paid with no restrictions. You will be advised if any limitation has to be applied in your case.

RULES AND REGULATIONS

The plan is administered according to a strict set of rules, which meet the requirements of HMRC. You can contact the Secretary to the Trustee for a copy of the rules at any time.

This document is a guide to the plan and will always be overruled by the rules, and current legislation specifically, if there is any difference between the two.

DATA PROTECTION

The personal data that you provide or which is provided about you through the course of your relationship with Fidelity will be held on and processed by computer or other means in order for Fidelity or its affiliated or associated companies or agents to administer the plan. This may involve the transfer of data by electronic means including the internet and may also include the transfer of such data to affiliated or associated companies or agents based outside the European Economic Area. Your information will be held in confidence and not passed to any other company without appropriate permission, or unless Fidelity is required to do so by law except where:

- it is necessary in order to administer the plan
- Fidelity is provided with updated address details or other information by either you or your current employer or a scheme trustee, in which case Fidelity will update the information kept for any other plans of which you are a member and for which they hold records on their database
- Fidelity may provide some information to the trustee or your employer to help Fidelity administer the plan
- at the request of the trustee, Fidelity may also provide certain information to a financial adviser or in any event to a financial adviser who is acting on your behalf. Where Fidelity provides information to a financial adviser at the request of the trustee, this may be to allow you to receive advice.

You have the right to obtain a copy of the personal data held about you for which you may be charged a fee - simply call the Pensions Service Centre.

LIABILITY

Fidelity will not be responsible for losses arising through it providing services under the plan or for anything it does or omits to do unless that failure is a breach of the Financial Services and Markets Act 2000, the Prudential Regulation Authority/Financial Conduct Authority rules, or is the result of lack of due skill, care and diligence by Fidelity or its employees or agents. Fidelity will not, therefore, be responsible for losses arising from matters beyond its control, including fire, explosion, war, industrial disputes, or breakdown of equipment.

THE FUNDS

Contributions will be allocated to funds of FIL Life. Through these funds, FIL Life invests in underlying Fidelity unit trusts and open-ended investment company (OEIC) funds managed by FIL Investment Services (UK) Limited, authorised and regulated by the Financial Conduct Authority.

The Cash Pensions Fund invests in the Fidelity Cash Fund, a UK-authorised unit trust managed by FIL Investment Services (UK) Limited.

COMPLAINTS

Fidelity has procedures for the consideration of complaints. You can call the Pensions Service Centre or write to Fidelity to obtain a copy of the procedures or to complain.

Should you have a complaint in relation to your benefits under the plan, the trustee has, in line with Pensions Act 1995 and subsequent amendments, established a formal procedure to deal with your concerns. This procedure is known as the Internal Dispute Resolution Process (IDRP) and details of this can be obtained from your point of contact the Secretary to the Trustee.

You will receive a full written response within two months. If the matter is not resolved, you can refer your concerns to the trustee within six months of the original response.

TERMINATION

The provision of Fidelity's services to you under the plan will terminate if the agreement between it and the trustee is terminated or if the trustee decide that the services may not be provided to you or any category of members to which you belong. Even where Fidelity receives notice of termination it will be entitled to complete all transactions already initiated in relation to your pension account.

USEFUL CONTACTS

PENSIONS SERVICE CENTRE (PSC)

Email

You can contact Fidelity at pensions.service@fil.com or email Fidelity using the 'contact us' link on PlanViewer. Where possible, Fidelity will reply by email but, for your protection, it can't accept instructions by email to make transactions on your pension account or to change your investment choice. For confidential and personal information Fidelity will respond to you in writing.

Telephone

Call the Pensions Service Centre on 08457 234 235 to speak to one of Fidelity's Pensions Service Centre representatives. The Pensions Service Centre is open UK business days 8am to 6pm. Outside these hours, you can leave a message on the confidential answering service and a pension representative will contact you on the next business day. Fidelity Pensions Service Centre representatives have a thorough understanding of the rules of the plan. They aim to give you all the information you need to manage your pension account effectively but they cannot give you financial advice. You should consult a Financial Adviser for this.

Services

The Pensions Service Centre team are happy to talk through any aspect of your pension with you. You can also ask for specific services. You can contact the team to:

- ask for an up-to-date value of your pension account or a statement
- request a transfer value quotation and personal predictions of your pension account's possible future value
- change which funds you invest in
- ask for information on your investment options
- update your personal details, and ask general questions about the plan.

Security

You will be given a personal identification number (PIN) on joining the plan so only you have access to your personal information. You should have this number at hand when you call the Pensions Service Centre. You can change this PIN to one you can more easily remember by calling the Pensions Service Centre.

YOUR TRUSTEES

The trustees of the plan are responsible for looking after your interests. With the support of professional advisers, they ensure the smooth running of the plan and oversee the day-to-day administration. The trustee body is the Fujitsu UK Pension Trust Limited. A list of names of the current trustees is available via ASKHR. You can write to the trustees at the address below:

The Secretary to Trustee of the Fujitsu UK Pension Plan
c/o Fujitsu Pensions Department
Lovelace Road
Bracknell
Berkshire
RG12 8SN

THE FUJITSU PENSIONS DEPARTMENT

If you have any questions on the company pension or death in service benefits you can also contact the Pensions Department on: Internal 7788 or external +44 (0) 843 354 7788.

ASKHR

Fujitsu Services click ASKHR via Café VIK.
FTEL employees email at: askhr@mailman.ftel.co.uk

THE PENSIONS ADVISORY SERVICE (TPAS)

TPAS's role is to help members or their beneficiaries with any questions they may have about the plan or with any difficulty they failed to resolve with the trustees or administrator. TPAS can be contacted through your local Citizens Advice Bureau or at:

The Pensions Advisory Service

11 Belgrave Road

London

SW1V 1RB

Tel: 0845 6012923

www.pensionsadvisoryservice.org.uk

Email: enquiries@pensionsadvisoryservice.org.uk

PENSIONS OMBUDSMAN

The Pensions Ombudsman may be able to investigate any complaint or dispute that TPAS is unable to resolve for you. The Ombudsman can be contacted at:

The Office of the Pensions Ombudsman

11 Belgrave Road

London

SW1V 1RB

Tel: 020 7630 2200

www.pensions-ombudsman.org.uk

Email: enquiries@pensions-ombudsman.org.uk

FINANCIAL OMBUDSMAN SERVICE

Complaints about the sales and marketing of pension plans are dealt with by the Financial Ombudsman Service. They can be contacted at:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Consumer helpline

Monday to Friday - 8am to 8pm

Saturday - 9am to 1pm

Tel: 0800 023 4567 – calls to this number are normally free for people ringing from a fixed line phone - but charges may apply if you call from a mobile phone.

Tel: 0300 123 9 123 – calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

These numbers may not be available from outside the UK – so please call us from abroad on +44 20 7964 0500.

We'll be happy to phone you back, if you're worried about the cost of calling us.

THE PENSIONS REGULATOR

There is a regulatory body that oversees the running of pension plans. The Pensions Regulator can intervene where the trustees, employers or professional advisers fail in their duties. For more information about The Pensions Regulator, please contact:

The Pensions Regulator

Napier House

Trafalgar Place

Brighton

East Sussex

BN1 4DW

Tel: 0870 606 3636

www.thepensionsregulator.gov.uk

Email: customersupport@thepensionsregulator.gov.uk



WHEN IT COMES
TO YOUR RETIREMENT
PLANNING...
you're in good company

If you need any other information visit
fidelitypensions.co.uk

This document is issued by the Trustee however in the event of any difference between this document and the Trust Deed and Rules, the Trust Deed and Rules will prevail.

Tax relief depends on individual circumstances and may change. Fidelity only gives information about products and services and does not provide investment advice based on individual circumstances. If you would like advice, please contact a Financial Adviser. Fidelity, Fidelity Worldwide Investment, the Fidelity Worldwide Investment logo and F symbol are trademarks of FIL Limited.
November 2013