



Private & Confidential  
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# MR HINES ARE YOU ON TRACK?

We're counting down to your retirement, are you?  
**1 year. 11 months. 26 days.\***

Your plan number: 5635147  
21 January 2026

When the time comes, you'll find plenty of freedom and choice over what you can do with your retirement savings.

To help you get ready, we want to make sure you understand exactly what your options are - and how they look for you.

### Talk to an adviser

Once you've read through this pack, it's a good idea to talk to a financial adviser so you can make a plan for your retirement.

They'll be able to look at your personal circumstances and help you find a retirement solution that suits your individual needs.

You can find an adviser in your area by visiting [unbiased.co.uk](http://unbiased.co.uk).

### What you need to do

You need to make sure:

- Your retirement age is right for you.
- You understand your retirement options and have clear goals in mind.
- You're happy with where your savings are invested.

### What you'll find inside

Through these pages, we'll give you a clear understanding of what you've saved, what your options look like and what you could be doing now to set yourself up for a successful future.

So when you're ready, let's get started.

*RL Basham-Jones*

**Richard Basham-Jones**  
Customer Experience Director

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\* We're expecting you to access your retirement savings on your 65th birthday.