



Your Annual Statement explained

Helping you make sense of the numbers



Countrywide Assured

The purpose of this guide

Your Annual Statement provides important information about your pension. The 'new and improved' statement not only features extra information about your pension, but also 'behind the scenes' details about how your With Profits plan works. For example, the plan value and a breakdown of how this is calculated, as well as more detail about your plan benefits and charges. These improvements are designed to help you make informed decisions about your pension and, while the statement may be new, the way your pension plan operates remains unchanged.

We recognise this statement is new to you and at first glance may be a bit overwhelming, which is the reason for creating this guide. It aims to help you make sense of your statement and highlight key details and things to look out for. You'll also find a list of frequently asked questions (FAQs) on pages 05 and 06, made up of typical queries to our Customer Services helpline.

Our aim is to keep things simple. But there are some things we cannot avoid, such as widely-used industry terms. You'll find all the definitions of the terms included in this guide and your Annual Statement on pages 09 and 10 – should you need them – with those included in this guide underlined. You'll also find we've highlighted important messages and information with the help of icons – see the key below.

Should you need a refresher about your With Profits plan and how it works, visit our website countrywideassured.co.uk/fund-centre/understanding-my-funds/what-is-a-with-profits-fund/

Key:

A key to the icons used throughout this guide.



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The statement shown here is an example created specially for this guide. It aims to help you navigate your way around this important document. Your own Annual Statement will show features and amounts relating to your plan and will differ from those shown in the examples included in this guide.

If anything is unclear or you need more information, please contact us using the number shown at the top of your statement and having your plan number to hand will help too.

Understanding your Annual Statement

ANNUAL STATEMENT

This statement provides an overview of your pension so you can make sure it's on track for your retirement.

countrywideassured.co.uk

CURRENT STATEMENT DATE 31 December 2018

PREVIOUS STATEMENT DATE 31 December 2017

Customer helpline:
0345 3000 144

Opening times:
Monday to Friday 9am to 5.30pm

Your plan summary

YOUR NAME	A N OTHER
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YOUR SELECTED RETIREMENT DATE	31/12/2030	YOUR AGE AT SELECTED RETIREMENT DATE	65
PLAN NAME	Retirement Account	PLAN NUMBER	QQ123456JJ
PLAN TYPE	Personal Pension	PLAN STATUS	In force
START DATE	31/12/2000		

TIP 1
Do read your statement along with the enclosed 'Your annual statement explained' guide.

CURRENT CONTRIBUTION (including tax relief) FREQUENCY	£125.00 Monthly	ESTIMATED ANNUAL MANAGEMENT CHARGE during statement period	£800.00
GUARANTEE – see 'Added extras' section	£2,000 Yearly	OTHER CHARGES during statement period	£195.00

Warning! If you take your pension money before or after your selected retirement date, you will lose the valuable guarantees your plan provides.

PLAN VALUE AT LAST STATEMENT DATE		£36,546.98
TOTAL CONTRIBUTIONS DURING STATEMENT PERIOD (including tax relief)	£1,500.00	
INVESTMENT GROWTH/LOSS DURING STATEMENT PERIOD AFTER CHARGES PAID	£2,132.52	
PLAN VALUE AT STATEMENT DATE		£40,179.50
TRANSFER CHARGE AT STATEMENT DATE	£997.24	
TRANSFER VALUE AT STATEMENT DATE		£39,182.26

TIP 2
Get financial advice if you're thinking about making any changes to your pension.

IMPORTANT INFORMATION

Please remember that the plan and transfer values may go down as well as up.

THIS PAGE OFFERS A SNAPSHOT OF YOUR PLAN OVER THE PAST 12 MONTHS. THE SUMMARY HIGHLIGHTS KEY DETAILS SO YOU CAN SEE AT A GLANCE YOUR PENSION PLAN'S PROGRESS SINCE LAST YEAR'S STATEMENT.

Your Annual Statement is designed to help you check you're on track to achieve your financial goals, such as saving for retirement. It will help you see if you need to make any changes. We can't stress enough that getting guidance or advice is essential, especially if you have complex financial arrangements.

Here you'll find your selected retirement date. It's not fixed so let us know if you want to change it. But first check whether a change to your selected retirement date will affect your guarantee. If your plan is running beyond your selected retirement date, your Annual Statement will show a date extended either by five years or to your 75th birthday.

This figure shows your regular contributions including tax relief. You'll find the total contributions for the last year shown further down the statement.

This is a summary of your pension charges for the last year. They reflect the cost of looking after your pension and for providing your plan benefits, such as death benefit and waiver of contribution. The amount shown against the estimated annual management charge also takes into account the cost of providing your plan's guarantee. See page 09 for more details about the guarantee charge. You'll find a breakdown of all the charges in the section 'Your plan – money out' shown on page 04.

Your pension has a guarantee, which is shown here in the summary. You'll find more details under 'Added extras' in the 'Money in' section. If you decide to transfer or access your money before your selected retirement date, you will lose this guarantee. Call us to find out more and get help before taking any action.

Here you can see at a glance the value of your plan and how this compares to your previous annual statement. It shows the growth achieved over the past year, taking into account the plan contributions and charges.



Please remember that the plan and transfer values may go down as well as up. Your pension guarantee will not be affected by investment performance.

Understanding your Annual Statement

This section shows the behind-the-scenes workings of your plan. It's designed to help you understand better what type of pension plan you have by being more transparent about how it works.

YOUR PLAN

BENEFITS

This section features the benefits of your plan.

Death benefit
This provides your family and loved ones with a cash lump sum should you die during the term of your plan. £100,000

Waiver of contribution
If you are unable to work because of an illness or accident, this benefit will pay your plan contributions for you. Included

PLAN VALUES EXPLAINED

This section shows a breakdown of the value of your plan using the total number of units and the unsmoothed sale price on the date of this statement. Note the transfer value may be lower than that shown below due to smoothing. For more information see our guide Your Annual Statement Explained.

Plan value at last statement date 31 December 2017	£36,546.98
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Fund name	Fund code	Type of units	Total units at statement date	Sale price at statement date £	Value at statement date £
Guarantee Plus	D345	Capital	2,000	5.85	40,179.50
		Accumulation	3,950	7.21	
Total plan value					40,179.50
Transfer value					39,182.26

UNDERSTANDING YOUR STATEMENT
See our guide to 'Your annual statement explained' for explanations of the benefits and other key details.

Information about how we run our With Profits funds can be found in the Principles and Practices of Financial Management (the PPFM) on our website countrywideassured.co.uk

All the **benefits** covered by your pension are shown here. Your plan benefits are available to you during the term of your plan. If you need to remind yourself of what each benefit provides, see pages 09 and 10.

This table shows **two types of 'unit' in your With Profits fund**. Your contributions buy units in your fund and each unit has a price, which changes daily. For more information about these two types of units, capital and accumulation, see page 09.

The table shown here is one example of the behind-the-scenes detail. It's highlighting existing information about your pension, which means it has not changed in any way.

The **'Total plan value'** is calculated by multiplying the unit types by the unit prices. This plan value differs from your Guaranteed minimum fund value or Guaranteed minimum pension, because your pension has a built-in guarantee agreed at the outset of your plan. It means that at your selected retirement date, you'll receive the larger of these two values.

If your plan has a Guaranteed minimum pension, this is shown on your Statement Summary. For our customers with a Guaranteed minimum fund value, we are working towards providing this figure on your Annual Statement in the future and so for now, you can find this information by calling us using the telephone number at the top of your Annual Statement.

The values shown on the statement opposite use 'unsmoothed' prices, although in some cases the 'smoothed' price may be used to calculate your plan value. For more information, see 'Smoothing' on page 10.

The transfer value shown here is calculated using the 'unsmoothed' price, although in some cases the actual transfer value may be lower than the amount shown on your statement because of smoothing. The transfer value takes into account the transfer charge, which only applies if you decide to transfer your pension to another provider or take your money before your selected retirement date.

i With Profits plans use a technique known as 'smoothing' to even out any short-term ups and downs of your policy's fund prices. This helps reduce the impact of changes in the unit prices. See page 10 for more details.

BUYING AND SELLING UNITS

The price we pay when selling investment units should you decide to transfer your plan or take your retirement benefits is referred to as the 'bid price'. Whereas the price at which we buy the investment units with your contributions is referred to as the 'offer price'. The bid price is always lower than the offer price. The difference between each price is referred to as the 'spread'.

The cost of buying and selling units is referred to as the 'bid/offer spread' – see the Money Out section below.

WHAT ARE CAPITAL UNITS?

Capital Units have a higher annual management charge than accumulation units. Capital units are purchased in the early years (often the first 1-2 years following plan set-up or a contribution increase) as a way of spreading initial charges over the life of the plan. Often capital units are switched to accumulation units after a specified period, so the higher charges are no longer taken after that time.

INVESTMENT PERFORMANCE

For information about your Investment fund(s), visit countrywideassured.co.uk

WHAT ARE ACCUMULATION UNITS?

This is a type of unit which has a lower annual management charge than capital units. Your ongoing plan charges are taken from these units. They are found on all unit-linked plans. If there are also capital units in the plan, then accumulation units will be bought after the end of the capital unit period, and for all one-off lump sum payments. For more information, please refer to your plan terms and conditions.

YOUR PLAN – MONEY IN

YOUR CONTRIBUTIONS

	Your total contributions	Total tax relief	Total amount Invested including tax relief
12 MONTHS TO 31 December 2018	£ 1,200	£ 300.00	£ 1,500.00

'ADDED EXTRAS'

The 'extras' shown here are particular to your plan and usually linked to your selected retirement date. **These are valuable bonuses or guarantees, which you could lose if you take your money before or after your retirement date.**

Guaranteed Minimum Pension

This guarantees a minimum pension at a selected retirement date. You'll receive either a pension provided by your guaranteed minimum pension or one provided by your plan value, whichever is the greater amount.

The guarantee is linked to a selected retirement date, which means it will no longer be valid if any money is taken out before the selected retirement date. **So if you take your pension money before or after your selected retirement date, you will lose this valuable guarantee.**

YOUR PLAN – MONEY OUT

CHARGES DURING 12 MONTHS TO 31 DECEMBER 2018

ESTIMATED ANNUAL MANAGEMENT CHARGE £800.00

This charge covers the cost of managing the investment fund(s) and administration. The annual management charge is calculated each day based on the value of the fund. Because we deduct the charge when pricing the fund rather than by selling units from your plan, the amount shown on your statement is an estimated charge.

OTHER CHARGES

Administration charge £ 90.00
Death Benefit £ 20.00
Waiver of contribution Benefit £ 10.00

Bid/offer spread £ 75.00

The cost of buying and selling units is referred to as the 'bid/offer spread'. See 'Buying and selling units' above for an explanation.

TOTAL £995.00

We are committed to protecting and respecting your privacy. Our Privacy Plan explains when and why we collect personal information, how we use it, the conditions under which we may share it with others and how we keep it secure. The Plan also explains how you can obtain details of the information we hold about you and the choices you have about how we use your information. You can find a full copy of our Privacy Plan on our website at www.countrywideassured.co.uk or by calling our Customer Services Team on 0345 3000 144.

TIP 3

Any questions?
Call us on 0345 3000 144
Opening times

TIP 4

Before you take any action,
please get financial and/or tax advice to
understand fully the outcomes.

The **added extras** section shows any benefits that have the potential to increase your plan value.

The 'added extra' shown in this example is a pension guarantee. Your pension has a guarantee, so this is where to look for more information, including the type of guarantee your plan offers.

If you decide to transfer or access your money before your agreed retirement date, you could lose this guarantee. Call us to find out more and get help before taking any action.

This section lists **all the costs of providing each of your plan benefits as well as our charges for looking after your plan.**

The administration charge shown on the statement is also known as the 'Policy charge'. It enables you to not only understand what you're paying for but also to view your plan charges alongside the growth in value over the past year. For further details about your plan benefits and charges, see pages 09 and 10.

To find out more about your With Profits plan, see our website countrywideassured.co.uk/fund-centre/understanding-my-funds/what-is-a-with-profits-fund/ For details of how we run our With Profits funds, see our Principles and Practices of Financial Management (PPFM) and our annual 'Report to With Profits Policyholders', giving details of our compliance with the PPFM, on our website countrywideassured.co.uk/how-do-you-run-your-countrywide-assured-with-profits-funds/

MY PENSION'S GOT A GUARANTEE. I COULD LOSE IT IF I TRANSFER MY PLAN OR TAKE THE CASH BEFORE MY SELECTED RETIREMENT DATE. BETTER GET ADVICE.



For customers no longer paying into their plan – referred to as a 'paid-up' plan – the charges will continue to be deducted. In some cases, this may cause the plan value to reduce to nothing.

If you decide to leave your plan to run beyond your selected retirement date, charges will continue to be deducted.

Frequently asked questions

Here are the most popular questions our customers ask after receiving their Annual Statement:

Q How can I find out more about the charges?

A See your Annual Statement, section 'Your plan – money out'. There you'll find a breakdown of charges for each of your plan benefits, if any, over the past year as well as the cost of looking after your plan. Knowing your plan charges enables you to weigh up the cost relative to the growth in value of your pension.

Q How are the charges paid for?

A This depends on the type of pension plan you have with us. For example, for some policies, our charges are covered by the unit price or by selling investment units, and others, by deducting an amount from the regular contribution.

Q I have a With Profits pension, why does my statement show units?

A Your pension contributions buy units in our With Profits fund(s), which is a type of 'pooled investment' fund. This means that you pay into the fund along with other policyholders. The combined contributions are invested in shares, bonds and property over a set period of time. Once all the costs of running the fund have been deducted, the money left over, i.e. the profit, is distributed to the fund's policyholders. The amount of profit will depend on how well the investment fund is performing.

Q My fund value is more than the Guaranteed minimum fund value, so is my guarantee worthless?

A This can happen because investment performance rises and falls over time. Your guarantee is a valuable feature, which protects the value of your pension.

Q Where can I get guidance or advice about my pension?

A If you're aged 50 or over, Pension Wise offer a free face-to-face or telephone appointment so you can get personal pension advice. Call **0800 138 3944** or visit **pensionwise.gov.uk**

Or talk to an independent financial adviser (IFA). Visit **unbiased.co.uk** to find one in your area.

Q Can I switch funds?

A It may be possible to switch funds, **but this will affect your pension guarantee**. Please contact us to find out more.

Q How does a With Profits policy work?

A You can find out more in our Principles and Practices of Financial Management (PPFM) on our website: **countrywideassured.co.uk/how-do-with-profits-funds-work/**

Q How can I transfer my pension plan?

A If you're thinking about transferring your pension plan to another company, we strongly recommend you get advice. Before you take any action, please check your guarantee because you will lose it by transferring your pension. It's important to look at all the details to make sure you don't lose out.

Should you decide to transfer your policy, please bear in mind the transfer value will reflect the lower of the 'smoothed' or 'unsmoothed' unit price. The value is calculated on receipt of your transfer request. For more information see 'Smoothing' on page 10.

See our website for our dedicated guide 'Your pension transfer explained' or call us to send you a printed copy.

Q Where can I find fund performance information?

A As performance information changes daily, you'll find the latest short and long term results for each of our funds on our website **countrywideassured.co.uk**

Q How can I cash-in my plan?

A We strongly recommend you get advice before taking any action. This needs careful thought, especially as you have a guarantee. It's important to check the details to make sure you don't lose out. To find an independent financial adviser (IFA) in your local area visit unbiased.co.uk.

If you have any questions about your pension plan or would like any information on taking your retirement benefits, call us using the telephone number at the top of your statement.

Q Where can I find more about my pension options at retirement?

A Visit our website countrywideassured.co.uk where you'll find details of all your pension options and a copy of our comprehensive guide 'Your pension options explained.'

If you're aged 50 or over, Pension Wise offer a free face-to-face or telephone appointment so you can get personal pension advice. Call **0800 138 3944** or visit pensionwise.gov.uk. Or speak to an independent financial adviser (IFA). You can find one in your local area by visiting unbiased.co.uk

Q How do I let you know about my change of address?

A Call us using the telephone number at the top of your statement. Or complete the 'Change of address' form enclosed with your Annual Statement and return it to the address provided on the form.

Q How can I increase my contributions?

A It may be possible to increase (or reduce) your contributions but it depends on the type of pension plan you have with us. The best way to find out is to call us using the telephone number at the top of your statement.

Any questions?

To find the answers visit countrywideassured.co.uk or call us using the telephone number at the top of your statement.

Reviewing your Annual Statement

Taking stock of your world

Reviewing your annual statement offers an opportunity to take stock of your financial and personal situation. It's important to consider whether your pension plan continues to support you and your loved ones in a way that is relevant to your financial and personal circumstances today.

Take a moment to consider the following questions:

- Have there been any changes that may affect your plan with us?
 - Any health or lifestyle issues?
 - Changes in the family?
- Are your personal details on the statement correct?
- Have your circumstances changed?
 - Have you moved house?
 - Moved abroad?
 - Changed jobs or working patterns?

It's important to let us know of any changes, especially if you move home. This way we can keep you updated about your pension plan and you avoid missing any key calendar dates.

How to use your Annual Statement

Thinking about the past year and what you might have in mind for the future, how can your Annual Statement help you?

It may help to answer important questions such as:

- How does the value of my pension this year compare to last? i.e. is my money growing?
- When combined with my other savings, will this pension plan give me enough at retirement?
- Do I need to save more for retirement?
- Is my current investment fund performing well enough to meet my financial goals?
- Are my fund choices right for me?
- What guarantees does my pension offer and when?
- My plan has life cover, is the level of life cover too much or too little?
- Do I need to get some financial guidance or advice?

These are just a few examples of the sort of questions you may want to ask yourself when reviewing your Annual Statement.

Thinking ahead

Having completed a review of your Annual Statement, we recommend you consider what may be on the horizon in the coming year and whether this may mean making changes to your pension plan. You'll see below we have included some questions that may be relevant to you following your review.

Do you want to put more into your pension?

It may be possible to put more into your plan. To find out, call us using the telephone number at the top of your statement.

If you're thinking of transferring your pension plan, are there any important guarantees you need to pay attention to?

Your pension has a guarantee, which is a **valuable benefit**. **Get advice**. If you don't have a financial adviser visit [unbiased.co.uk](https://www.unbiased.co.uk) to find one in your area.

Do you want to change your selected retirement date?

Call us using the telephone number at the top of your statement to find out what change, if any, you can make to the end date of your plan.

Please bear in mind that making **any changes to your retirement date could mean losing your guarantee**.

Is your money invested in the right fund for the short or long term? Or somewhere in the middle?

You can find latest fund information on our website [countrywideassured.co.uk](https://www.countrywideassured.co.uk)

What's next?

Useful services and support

Get advice – Pensions



Free guidance

Pension Wise offers dedicated, impartial advice and guidance on all things pension related. It's a service set up by the government to help people better understand their pension options following the 2015 pension reforms.

Free appointment

Pension Wise offers free face-to-face and/or telephone appointments. It's available to everyone aged 50 and over, no matter how large or small the amount of pension savings.

It may be a good idea to prepare for an appointment. See the Money Advice Service booklet: 'Your pension: it's time to choose'.

- 📄 www.pensionwise.gov.uk
- ☎ 0800 138 3944 – see the Money Advice Service booklet for further information about this service.



This is an independent and impartial service set up by the government. It offers a wide range of information, advice, tools and tips on pensions and other topics, all designed to help people make 'informed decisions and plan for a better future'.

- 📄 www.moneyadvice.org.uk
- ☎ 0800 138 7777

Their website also provides details of flexible income providers and their products:

- 📄 www.moneyadvice.org.uk/drawdown-tool under the section 'shopping around'.



This guide is one of many available from the Money Advice Service: 'Your pension: your choices'.



Independent financial advice

Getting up-to-date and independent advice could save you money in the long run. It's important to view an adviser's upfront fee alongside the potential long-term savings in areas such as tax and charges.

A pension expert will review existing pension savings and offer options that are personal to individual needs – a welcome benefit if there are complex circumstances to consider, such as health and/or dependants.

For many, getting independent advice takes away the fear of making the wrong decisions and the stress of shopping around.

- 📄 Finding a local independent adviser is easy.
- 📄 Visit www.unbiased.co.uk

Definition of key terms

Accumulation units

Typically, accumulation units are purchased for regular contributions, from year two or three onwards, and for all one-off lump sum payments. The ongoing policy charges are paid for by cashing-in units.

Administration charge

Also referred to as a policy charge, this covers the cost of looking after your plan until your selected retirement date. See your latest Annual Statement for more details.

Allocation rate

This relates to the portion of your contribution that is invested in your plan.

Annual management charge

This charge covers the cost of administration. The amount shown against the estimated annual management charge on your statement also takes into account the [guarantee charge](#).

The annual management charge is calculated each day based on the value of the fund. Because we deduct the charge when pricing the fund rather than by selling units from your plan, the amount shown on your statement is an estimated charge.

Bid/offer spread

The bid price is the price we pay when selling investment units should you decide to cash-in your plan or make a claim. The offer price is the price at which we buy the investment units with your contributions. The bid price is always lower than the offer price. The difference between each price is referred to as the 'spread'. The bid/offer spread contributes to the cost of investing your contributions into the investment fund.

Bonus

Receiving a bonus at the selected retirement date is possible should the final plan value exceed the value of the guarantee. It's the difference between these two amounts that creates the bonus and is calculated on an individual basis. This is the only potential bonus connected to your pension.

To find out more about the bonus relating to your particular pension plan, please call us quoting your plan number.

Capital units

This type of unit tends to be used during the early years of a plan but not exclusively, for example, an increase in contribution. Your contributions buy capital units and after a specified period, there is a switch from capital to accumulation units. The annual management charge tends to be higher for capital units.

Death benefit

This provides your family and loved ones with a cash lump sum should you die.

Disability benefit

This provides you with either a cash lump sum or income each year should you become ill or disabled before your selected retirement date. Details of the Disability benefit covered by your plan are shown in your plan's terms and conditions. Or you can find out more by calling us and quoting your plan number.

Enhanced allocation

If your statement refers to an 'enhanced' allocation rate, it means the amount we invest in your plan is greater than the regular contributions you make.

Guarantee charge

This charge covers the cost of maintaining your plan's guarantee and is deducted from your With Profits investment. The estimated [annual management charge](#) shown on your statement takes into account this charge.

Guaranteed minimum fund value

This provides either a guaranteed minimum fund or plan value. You'll receive the higher of these two amounts. This guarantee is linked to your selected retirement date. It will no longer be valid if any changes are made to the plan, such as an interruption or reduction in the regular contributions, or any money is taken out of the plan before the selected retirement date.

Guaranteed minimum pension

This guarantees a minimum pension at a selected retirement date. The amount will depend on the value of the plan. The guarantee is linked to a selected retirement date which means it will no longer be valid if any money is taken out before the selected retirement date.

Retail Price Index (RPI)

It measures the change in the cost of a typical selection of retail goods and services and is one of the key measures of inflation.

Smoothing

This is a special feature of With Profits plans. The smoothing process aims to even out any short-term ups and downs of your policy's fund price. This helps reduce the impact of changes in the unit prices. In effect, the process creates two unit prices: a 'smoothed' and an 'unsmoothed' price.

In short, smoothing is a built-in safety mechanism which becomes increasingly important as a pension reaches its end date or at the death of the policyholder. In either event, the smoothed unit price is used to calculate the final value of your pension.

Should you choose to transfer your pension before your selected retirement date, the **lower** of the two prices will be used to calculate the transfer value.

Tax relief

Paying into a pension attracts tax relief. This means, in addition to your pension contributions, the government 'tops up' a pension in the form of pension tax relief. The amount depends on your rate of income tax. Your pension contributions get tax relief at the highest rate of income tax you pay. For example, for a basic-rate taxpayer (20%) contributing £100 each month to their pension, this would actually cost them £80 because the government tops up the pension by £20, the amount that would have been taken in tax from £100 of their salary. For more information about tax relief visit:

moneyadvice.service.org.uk/en/articles/tax-relief-on-pension-contributions

Waiver of contribution

If you are unable to work because of an illness or accident, this benefit will pay your plan contribution for you.

Other guides available from Countrywide Assured



Pension options guide

A guide to support and help you understand the different ways you can access your retirement savings. It's designed to give you a complete view so you can make an informed decision.



Surrender process guide

Surrendering a policy isn't an easy decision to make, particularly if you have extra benefits and guarantees. This guide aims to help you weigh up the pros and cons and what to do should you decide to go ahead.



Transfer guide

A guide to help you weigh up the pros and cons of transferring your pension. It's a decision that needs looking at from every angle, because once you transfer your pension, there's no going back.



Maturity guide

A guide to help you understand how to access your money when your policy reaches its maturity date and the options that may be available to you.

Any questions?

Call us using the telephone number shown on the top of the letter accompanying this guide.

Or go to
countrywideassured.co.uk

Countrywide Assured plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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