

**Standard Life**

There's a lot to look forward to

# The right outcome for your family if the worst happens to you



It's not something we want to think about  
but if anything happens to you, it's important  
Standard Life knows what you want to happen  
to the money saved in your pension pot.

**AVON**  
PROTECTION

# Time to think about the future

A little planning ahead now can make a big difference later.

Making sure your wishes are clear about who you would like the money saved in your pension pot to go to when you die, is part of that planning.

All you have to do is make sure you tell us who should receive your pension savings.

Depending on your circumstances, what you leave behind is normally free of inheritance tax. Remember, tax rules can change.

You can update your beneficiaries online by logging into **standardlife.co.uk/online** and editing your plan information.

You can also download or log in to the Standard Life UK app to manage your beneficiaries.

You can choose who you would like to pass your benefits onto and your wishes will be taken into consideration by Standard Life when you die. It doesn't have to be your husband or wife. It might be your kids, or even grandkids. Or it could be your favourite charity.

The important thing is that you let us know now, and keep us informed of any changes in the future.

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