

# You have less than 2 years to retirement!

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## Pace

The pension arrangement for  
**Co-op**  
colleagues



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# Is it the right time for you to retire?

The first step is to consider whether you'll have enough income to cover your living costs.

Your retirement guide is available at:  
[www.legalandgeneral.com/coop](http://www.legalandgeneral.com/coop)

This guide will help you answer the important questions and understand your options.

There's also a useful checklist of things to do when you're near retirement.

It is important that you tell Legal & General the age that you plan to retire. You might be invested in one of the 'Target' investment options that automatically moves your money into different investments as you get closer to retirement. If Legal & General don't know your planned retirement date, you might not get the most out of your investments.

If you have not told Legal & General, they will assume you plan to retire at age 65.

## What might I get from Pace DC?

Your most recent benefit statement should give you an idea of your expected fund value in Pace DC on retirement.

There are a number of ways you can take your retirement benefits from Pace DC, for example you could buy an annuity (a guaranteed income) or take it all as cash.

See your retirement guide for more details.

## Get in touch

If you have any questions about Pace DC, please contact Legal & General:

### The Pace DC helpline:

0345 026 8689

### Email:

[coopensions@landg.com](mailto:coopensions@landg.com)

### Visit:

[www.legalandgeneral.com/coop](http://www.legalandgeneral.com/coop)