

SPRING 2024

# PENSION NEWS

A Pension Plan Report to Members  
on behalf of the Avon Rubber  
Retirement and Death Benefits Plan

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**AVON PROTECTION PLC**

## MEET THE TRUSTEES



**Miles Ingrey-Counter**  
(Chair)



**Eric Fielding**  
(Member Nominated)



**David Little**  
(Member Nominated)



**Zoe Holland**  
(Company Nominated)



**Mike Harral**  
(Company Nominated)

## LETTER FROM THE CHAIR OF THE TRUSTEES

Welcome to this latest issue of the Avon Rubber Retirement & Death Benefits Plan newsletter, in which we update you on Plan developments and wider pensions news that may be relevant to you. We also aim to use this annual communication to remind you of the resources available to you if you have any questions or concerns.

At the time of writing, the UK's level of inflation has started to come down, though it remains higher than the Government's target level of 2%. Household budgets continue to be squeezed for many people and the broader economy remains unpredictable. As always, with the support of our professional advisers, we are keeping a close eye on national and international financial matters that may impact the Plan and will be proactive in making any changes we consider necessary.

This newsletter covers both our Defined Benefit (DB) and Defined Contribution (DC) sections with content signposted for which section(s) it is applicable to.

For the DB section, we draw your attention to a change to our administrator that happened on 1 January 2024. You may have seen in the press that a company called Aptia have entered into an agreement to acquire Mercer's UK pension administration services business. Mercer have kept us up to speed on this change throughout the year and we are comfortable there will be no negative impact on the quality of service to members. Further details are included on page 15.

We also have an update on the funding of the Plan and the work we are doing on the Plan's investment strategy.

For DC members we have some information on Retirement Living Standards and the outcome of our annual value for money assessment.

We also provide a summary of the year's accounts and membership figures and wider pensions news applicable to everyone.

### Member Nominated Trustee Directors

We recently wrote to you about the positions available on the Trustee Board as the appointments of our two member nominated trustee directors came to an end. We're pleased to report that David Little and Eric Fielding both put themselves forward for re-election as member nominated trustee directors, and as no further nominations were received, both were re-elected from 1 October 2023 for a further term of four years. If you are interested in acting as a member nominated trustee director in future and would like to find out more about the role, please contact us using the details on on page 15.

If you have any questions about the Plan or your benefits, or you have a topic you want to see covered in our next issue, please get in contact using any of the details on on page 15.

Please also take a look at the Plan's website [www.avon-protection-plc.com/pensions](http://www.avon-protection-plc.com/pensions) where you will find copies of this and previous newsletters together with other useful information about the Plan, including key contact details.

### Company Nominated Trustee Directors

Rob Wills recently stepped down as a Company nominated trustee director and the Company is currently considering a suitable replacement for Rob. On behalf of the Trustee Board, I would like to thank Rob for his contribution and support during his 11 years as a Trustee, and in particular for his stewardship of the DC section of the Plan.

## KEY FACTS AND FIGURES

### Scheme membership

DC Section			DB Section		
	31 March 2023	31 March 2022		31 March 2023	31 March 2022
Active members	304	321	Deferred members	1,040	1,108
Deferred members	235	199	Pensioner members	1,964	1,993
<b>Total</b>	<b>539</b>	<b>520</b>	<b>Total</b>	<b>3,004</b>	<b>3,101</b>

### Summary of movements in the value of the Plan's assets

	£M
Value of the Plan at 31 March 2022	354.9
Contributions and other money in	5.2
Pension payments and other outgoings	-19.5
Changes in market value of investments*	-71.6
Value of the Plan at 31 March 2023	269.0

\*The majority of this negative investment performance occurred within the DB Section of the Plan. The DB section is invested in assets that are intended to move in line with liabilities so you will also see a corresponding decrease in the DB liabilities. This is as a result of changes in interest rates and is to be expected. The overall funding level for the DB section is actually broadly unchanged and the funding deficit has decreased as a result of the changes to both assets and liabilities. Further information can be found in the summary funding statement, which has been included with this newsletter for DB members.

### Funds by Section (£M)

	31 March 2023	31 March 2022
DB Total	251.8	337.9
DC Total	17.2	17.0



# PENSION NEWS

(relevant to both DB and DC sections)

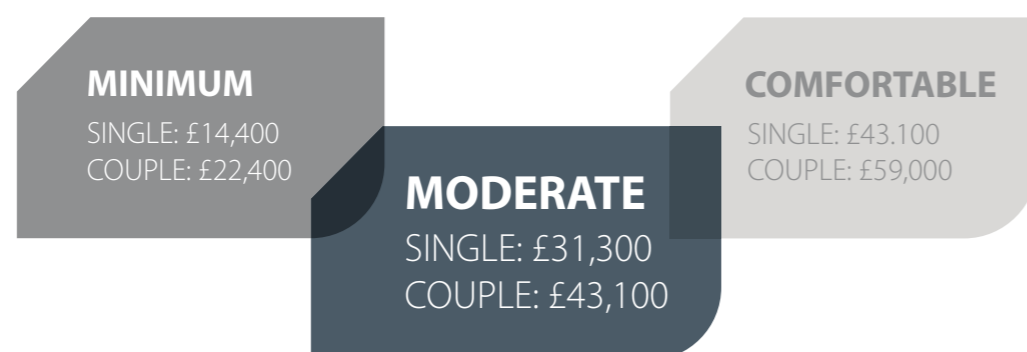
## Retirement living standards

The retirement living standards were developed to provide a guide to how much you might need each year in retirement based on the standard of living you are aiming for – broadly, a ‘minimum’, ‘moderate’ or ‘comfortable’ lifestyle.

The Pensions and Lifetime Savings Association (PLSA) updated the Standards in 2023 to reflect higher inflation over the previous year.

- The cost of a ‘minimum’ lifestyle has increased by 18% for a single person and by 19% for a couple.
- The ‘moderate’ level has increased by 12% and 11% respectively.
- The cost of a ‘comfortable’ lifestyle in retirement has increased by 11% and 10% respectively.

The higher increase in the cost of retirement for those looking to achieve a ‘minimum’ lifestyle is due to the higher proportion of their budget needed for essentials that have risen the most in price; food and energy.



You can find more details on the different lifestyles, along with an indication of how much income is now likely to be needed to meet them, on the PLSA website.

Go to [www.retirementlivingstandards.org.uk](http://www.retirementlivingstandards.org.uk)

### Which Standard are you heading for?

If you're unsure which Standard your retirement benefits might provide you with:

- check your Plan benefits
- check any other pension savings you have
- factor in your State Pension entitlement (go to [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension))
- allow for any other sources of income you may have, such as ISAs or property rental
- work out your approximate total yearly retirement income and deduct income tax.

## Pensions dashboard update

In previous issues, we have reported on the Government's pensions dashboard programme – an industry-wide project to develop a ‘dashboard’ portal which anyone can use to keep track of all their pension savings on one secure online website.

Due to the size and complexity of the task – which will involve all UK pension schemes linking to the system – the Government has extended the project's timetable.

Previously, the intention was to add groups of schemes in stages, with the largest first. There is now a single deadline for all schemes to connect of 31 October 2026 (which is a year later than planned). Individual schemes will still be given guideline connection dates to aim for in the meantime.

For more information about the pensions dashboard, visit [www.pensionsdashboardsprogramme.org.uk](http://www.pensionsdashboardsprogramme.org.uk)

## Changes to pension tax allowances

The Chancellor's Spring Budget included some sweeping changes to pension tax allowances.

In summary:

- The Lifetime Allowance is being removed in two stages:  
From April 2023, the ‘Lifetime Allowance tax charge’ on any benefits above the Allowance was withdrawn. Instead, you will pay tax at your normal highest rate on the ‘extra’ benefits.  
From April 2024, the Lifetime Allowance is due to be abolished – although further details are expected about what tax measures may still apply to pension benefits (if any) or what might replace it.
- The Annual Allowance increased from £40,000 to £60,000 with effect from 6 April 2023.
- The tapered Annual Allowance for high earners now starts to apply to those earning £260,000 per year (up from £240,000 per year), while the minimum tapered Annual Allowance has increased from £4,000 to £10,000.
- The Money Purchase Annual Allowance has also increased, from £4,000 to £10,000 with effect from 6 April 2023.

If you're uncertain about how these changes may affect your retirement plans, consider taking impartial financial advice (see page 14).

**The Lifetime Allowance** is a limit on the total amount of pension benefits you can build up over your lifetime (excluding the State pension) without triggering an extra tax charge.

**The Annual Allowance** is a limit on the amount of pension benefits you can build up in a tax year without triggering a tax charge. A tapered Annual Allowance applies for high earners.

**The Money Purchase Annual Allowance** works in a similar way to the standard Annual Allowance but only applies if you access Defined Contribution (DC) pension savings and continue to build up pension benefits.

## How to protect yourself from pension scams

Recent events – from the worldwide impact of the pandemic, to issues closer to home, such as the cost-of-living crisis – have all had an effect on how people handle money matters. Many people are having to pay closer attention to their saving and budgeting. More and more financial transactions take place online.

Sadly, these developments create situations where scammers can thrive, whether trying to take advantage of the vulnerable, or attempting to get hold of savers' personal and financial information.

Beware of any approach – by email, post or phone – that asks you to supply details you would normally keep secure, or tries to steer you towards a quick financial decision. It is actually illegal to cold-call you about your pension.

Be equally careful where the approach comes from a source you know, or arrives ‘out of the blue’. For example, your bank will never ask you to send them confidential information over email – although a scammer might send you a message that looks genuine at first glance.

You can find lots of useful information to help you spot and avoid scams on:

- The MoneyHelper website: [www.moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam](http://www.moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam).
- The ‘ScamSmart’ area of the Financial Conduct Authority website: [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart).

## DC SECTION FOCUS

Benefits in the Defined Contribution (DC) Section of the Plan are determined by a combination of contributions paid by members and the Company, and investment returns earned on those contributions. The Company pays an amount specified in the Plan Rules that depends on each member's chosen contribution rate. The Company currently matches contributions at either 5% or 7.5% of salary.

This is a valuable benefit provided by the Company and we want members to be in a position to get the best possible outcomes from this. We have partnered with Standard Life to provide a range of funds you can choose to invest in, and Standard Life offer a great online portal to access all the information you might need in relation to your personal benefits and the options available to you.

### Picture your retirement

Actively contributing members should regularly review their contribution levels. Increasing contributions is a simple way to make sure you have more money in retirement. Pension contributions are tax efficient - as the money you pay in, or contribute, is taken from your salary before income tax is deducted, reducing the overall amount of tax you will pay on your salary.

The Retirement Living Standards (RLS) mentioned in the News section of this newsletter are benchmarks for the income you might need in order to afford different lifestyles (minimum, moderate and comfortable).

You can get an estimate of your retirement income using the 'Plan Your Retirement' section on the Standard Life Portal. There is also a retirement income tool which you can use to explore different options to give an illustration of the impact they can have on your retirement income. Sometimes small changes can have a big impact over time.

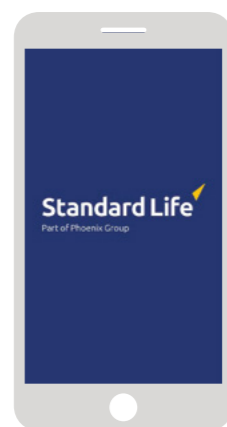
### Where can you find more information on the Avon Plan?

For further information on joining the pension plan, receiving tax benefits from the Government and also receiving additional contributions from the Company you can visit the Standard Life Avon portal at <https://www.standardlifepensions.com/avonprotection>.

Current members of the Plan can manage their pension online at:  
[www.standardlife.co.uk/1/site/employeezone/login](http://www.standardlife.co.uk/1/site/employeezone/login)

You can also access and manage your pension using the Standard Life App.

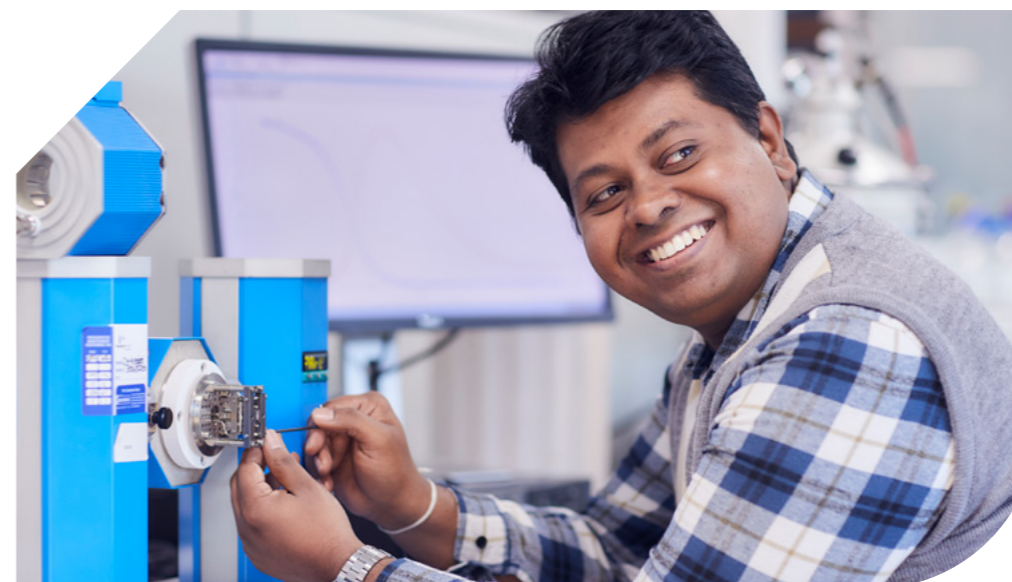
Current members of the DC Section of the Plan can view an annual statement of their funds on the Standard Life Avon portal.



## Standard Life

**Download the Standard Life App for mobile and tablet from the App Store or Google Play for 24/7 access to your pension and savings.**

- Quick and secure login with fingerprint or PIN. We also support Face ID on iPhone
- Top up your pension and ISA
- View your Mailbox and send secure messages
- See how your funds are performing.



### Your planned retirement age

The DC Section's 'lifestyle' fund relies on your planned retirement age to automatically move your money into the right funds for your plans. This involves moving your money from riskier but generally higher performing assets at younger ages into less risky assets such as cash to protect the savings you have built up as you approach your preferred retirement age. It is therefore important that you regularly review your personal information on the Standard Life portal and ensure it is updated if your retirement plans change.

### Changes to the projections shown in your annual benefit statement

Your annual benefit statement is a summary of your pension savings. It tells you about the savings you have now and what they could be worth in the future.

To show you what your fund might look like in future some assumptions are made about what will happen in the future, for example in relation to how your funds will grow in future and the annuity (income) you might receive from those funds when you retire.

The rules on the assumptions made in annual DC statements changed with effect from 1 October 2023 to improve consistency across all pension schemes. Your next annual statement may therefore look a little different to previous statements.

The assumptions made about how your savings will grow between now and your retirement are determined differently under the new rules, and now depend on the past volatility of individual investment funds. This means that any changes you see are not solely due to changes in the expected long-term returns for the assets you are invested in. In particular, for funds where the underlying assets are long term bonds, the market turmoil experienced during the second half of 2022 has resulted in the new future growth assumptions being higher. This does not necessarily reflect the Trustee's view of expected future returns.

In addition, the assumptions used about the annuity you may buy have changed. They no longer allow for pension increases each year or for an income to go to a dependent upon death. They do however, allow for any payments not received during the first 5 years after retirement if you die during that period to be paid to your beneficiaries. This is for illustration purposes for consistency across all pension statements you may receive, you would still have a choice on whether to provide a dependant's pension when buying any annuity at retirement.

If you are intending to make any changes to your pension arrangements the Trustee recommends that you seek independent financial advice.

## Delivering value for money for you

Each year we are required to assess the extent to which being a member of the DC section of the Plan represents good value to our members. In order to do this we compare the costs and charges paid by members to the benefits of Plan membership. We have identified four areas in the table below that represent the main benefits of Plan membership and have summarised our annual assessment outcome for each.

Having assessed the investment charges and costs paid by our members and considered the high standards that we are maintaining across the board, we are pleased to confirm that you are a member of a Plan that provides good value.

Principle	Assessment outcome
<p><b>Plan governance</b> The Trustee believes in having robust processes and structures in place to support effective management of risks and ensure members' interests are protected, increasing the likelihood of good outcomes for members.</p>	<p>The Trustee continues to operate in a way that helps deliver better member outcomes.</p>
<p><b>Investments</b> The Trustee believes in provision of a default arrangement that delivers suitable risk/return outcomes and a range of alternative investment options suitable for the needs of the membership.</p>	<p>The Plan offers a variety of lifestyle strategies and self-select funds covering a range of member risk profiles and asset classes. The strategies and funds available have been selected, and designed, following advice from the Plan's investment adviser, and taking the needs of members into account. Whilst performance of all funds is reviewed quarterly, the last formal review of the investment strategy took place in 2023.</p>
<p><b>Administration</b> The Trustee considers that good administration and record keeping play a crucial role in ensuring that members receive the pension pot or income that is due to them. In addition, the type and quality of service experienced by members has a bearing on the level of member engagement.</p>	<p>The Trustee is satisfied that Standard Life has most checks in place to monitor and report on the standard of the administration service and to ensure that when administrative errors do occur members are not disadvantaged as a result.</p>
<p><b>Member communications and engagement</b> The Trustee considers impactful member communications and delivery of the right type of support essential to help members improve their outcomes.</p>	<p>The Trustee considers the communications that are issued to members to be of good quality - accurate, clear, informative and timely.</p> <p>The Plan uses of a variety of communication media including helpful information around retirement planning via the Plan website.</p>

For further information on the most recently undertaken Value for Members assessment please see the Chair's Statement in our annual report and accounts which is available here: <https://www.avon-protection-plc.com/pensions/communications>

## Standard Life fund price error

### What happened?

During 2023 Standard Life made the Trustee aware of a pricing error impacting some members of the Plan. Standard Life identified that some funds held by members of the Plan were not priced correctly for a short period of time, resulting in values shown being inaccurate. The error was as a result of a process failure caused by a third-party service provider and impacted some members for a short period between 30 September 2022 and 16 November 2022.

### What has been done to fix this?

Impacted members' profiles were rolled back to a date before the error started and then rolled forward again, on the correct basis, to put profiles back into the position they would have been had the error not occurred.

### Do I need to take any action?

You do not need to take any action as the error has been rectified by Standard Life. This note is for informational purposes only.

### Getting help and support

Information about your retirement savings and help and support is available via the Standard Life member website here: <https://workplace.standardlifepensions.com/avonprotection>

We are unable to provide you with financial advice but you can find information about independent financial advisers by going to: [www.fca.org.uk/consumers/finding-adviser](http://www.fca.org.uk/consumers/finding-adviser). Please remember that a financial adviser may charge you for providing advice but they will discuss any costs before you use their services. With the support of our professional advisers, the Trustee remains committed to closely monitoring the Plan's investments, identifying and managing risks as far as possible and always acting in your best interests.



## DB SECTION FOCUS

### The Plan's administrator

The Trustee employs professional advisers and service providers to ensure the Plan is well run. One of those service providers is the DB section administrator, Mercer Limited. Mercer are the main contact for DB section members in relation to their personal benefits, providing services such as retirement or transfer quotations or maintaining member data (address details for example).

Mercer has recently completed an agreement with a company called Aptia, which is a new pension and benefit administration provider, for Aptia to acquire Mercer's UK administration services.

As part of that agreement Aptia has taken on all the administration services Mercer currently provides for its clients. This includes the colleagues who service those administration clients and all the technology that supports the delivery of pension administration services.

The Trustees have been assured by Mercer that there will be no disruption to service as a result of this transaction. We will still work with the same teams and they will utilise the same systems and information sources on the Plan's benefits, so there will be no loss of knowledge as a result.

You should not see any changes to the communications you receive in the short term but as the year progresses you may start to see the Aptia branding on communications.

### Actuarial valuation

The Trustee Board is responsible for ensuring that sufficient contributions are paid into the DB section of the Plan to cover benefits payable in accordance with the Rules and to build up funds to pay for future benefits.

Since the closure of the DB section of the Plan in 2009, benefits in the DB section are paid for by a combination of contributions paid by the company and investment income earned.

The amount of contributions to be paid is agreed between the Company and the Trustee and recorded in a Schedule of Contributions. The Trustee Directors are advised by the Scheme Actuary who helps them agree appropriate assumptions with the Company for calculating contributions. Once the assumptions are agreed, the Scheme Actuary assesses the amount of money in the Plan relative to the benefits that must be paid out, both now and in the future. This assessment is known as an actuarial valuation of the Plan and is normally carried out every three years.

Last year we completed a valuation with an effective date of 31 March 2022 and have agreed a revised funding package with the Company. We reported the outcome of the actuarial valuation to you in a Summary Funding Statement in September 2023 but the details are also included in the enclosed Summary Funding Statement along with an update of the Plan's funding level at 31 March 2023.

### Investment strategy

The Plan invests in a range of assets, some known as growth assets which seek higher investment returns, and some known as matching assets which better reflect the liabilities the Plan needs to pay. The Plan's matching assets are in a vehicle known as Liability Driven Investment (LDI). Since the last member newsletter, there has been no change to the investment strategy for the Plan. However, this is currently being reviewed by the Trustee following the completion of the 2022 Actuarial Valuation. Given the improving funding position the Trustee expects to consider the level of investment risk within the strategy and whether this remains appropriate.

2023 to date has been defined by rising government bond yields across developed markets in response to increasing inflation. In August 2023, 20 year UK gilt yields reached levels last seen during the gilt market crisis of September and October 2022 (which followed the September 2022 mini-

budget), and whilst inflation has fallen gilt yields have remained high. This in turn has led to significant falls in the value of the Plan's matching (LDI) assets, as well as the bond holdings with the Plan's growth assets.

Following the 2022 crisis there has been a robust review of LDI frameworks across all providers and despite gilt yields continuing to rise we have not seen the resulting capital calls which were seen in 2022. As a reminder LDI is designed to track a proportion of the Plan's liabilities so whilst the value of the Plan's LDI funds fell, the Plan's liabilities fell too, and by more than the assets which means the funding deficit in the Plan will now be lower.

### GMP equalisation

We told you in previous newsletters about a High Court ruling regarding the equalisation of Guaranteed Minimum Pensions ('GMPs'). This is a complex benefit calculation issue and along with many other pension schemes, we are working through the actions needed to address this. Once we know more, we will contact all affected members with details but we expect this to be a long (1 to 2 year) process so please don't worry if you don't hear from us for a while.

### Equalisation of retirement ages for men and women within the Plan

We told you in previous newsletters about a project we were undertaking to ensure members' benefits within the Plan are correct following advice from the Plan's lawyers about the equalisation of retirement ages for men and women. This project does not affect all members, only those who were active contributing members of the DB Section of the Plan between 17 May 1990 and 7 December 1992. If you meet this criteria and hold a deferred pension with the Plan (i.e. you have not yet retired) you will have already received a communication from Mercer confirming the correct pension figures for you. In addition pensioners will also have received confirmation from Mercer explaining the impact on your ongoing pension payments and any arrears due to be paid to you. Thank you for your patience while we worked through this complicated issue.

### State pension

The DB Section of the Plan was 'contracted out' of the additional state pension. This means you will have paid lower National Insurance (NI) contributions into the state system while contributing to, and building up benefits in, the Plan. The lower NI contributions will be taken into account when calculating your state pension when you reach the appropriate retirement age so you may not be automatically offered the full amount of the current state pension (£221.20 per week with effect from April 2024). You will of course have your Avon benefits on top of your state benefits and you may have the option to increase the state pension by making an additional contribution.

Further information on contracting out and how this impacts your state benefits can be found by visiting [www.gov.uk/employment/working-state-pension](http://www.gov.uk/employment/working-state-pension).

We would also encourage you to obtain a state pension forecast from the the above Government website.

## FURTHER INFORMATION

### Taking advice

If you would like advice about your retirement plans, we recommend you speak with an independent financial adviser (IFA). You can find an adviser in your area by searching the Money Helper directory at [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

Before you appoint anyone, you should check that the adviser is suitably qualified and authorised.

You can do this online at <https://register.fca.org.uk> or by phoning the Financial Conduct Authority helpline, **0800 111 6768**.

For more general information on pensions and saving for retirement, the following websites are useful resources:



[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

Money Helper provides general advice on all money matters including pensions and finding an independent financial adviser.

[www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise)

The Pension Wise section of Money Helper explains the flexible DC retirement options.



[www.gov.uk](http://www.gov.uk)

The Government's website features a section 'Working, jobs and pensions', which includes a State Pension Age calculator.



[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)

The FCA provide information on pension scams, how to avoid them and what to do if you suspect a scam.

If you have a concern about your benefits, contact the Early Resolution Team:

Phone: **0800 917 4487** and select the option to discuss a potential complaint

Email: [helpline@pensions-ombudsman.org.uk](mailto:helpline@pensions-ombudsman.org.uk)

Website : [www.pensions-ombudsman.org.uk/making-complaint](http://www.pensions-ombudsman.org.uk/making-complaint)

### Contact points

Please use any of the methods below to get in touch with the Administration team.

#### Defined Benefit Plan Administrators:

<https://contact.mercer.com/>

Avon Rubber Retirement & Death Benefits Plan,  
c/o Mercer Limited, Maclaren House, Talbot  
Road, Stretford, Manchester, M32 0FP.

Member Helpline: 0800 046 6183

#### Defined Contribution Plan Administrators:

Standard Life, Dundas House, 20 Brandon  
Street, Edinburgh, EH3 5PP.

Member Helpline: 0800 634 7479

#### Trustee Report & Accounts

The Trustee Directors publish a formal Report and Accounts each year that covers some of the items outlined in this newsletter. Please ask Mercer if you would like a copy or a copy of the Funding Review by the Scheme Actuary. You should write to Mercer if you would like to see the Plan's Trust Deed and Rules or if you want a further copy of the current Members' Booklet.

All of these documents are available on the Plan's website at: [www.avon-protection-plc.com/pensions](http://www.avon-protection-plc.com/pensions)

#### Internal Dispute Resolution

If you do have any problems with the Plan it is hoped that these can be resolved by the Administrators. If necessary, however, the Trustee Directors have a formal process for dealing with member disputes. Further details of this are available from Mercer or via

our website. You may also be able to obtain assistance from the following external bodies:

#### The Pensions Ombudsman

The Pensions Ombudsman has the power to investigate and decide upon complaints and disputes involving occupational pension schemes. It will normally expect to act only when a matter has been through the Plan's Internal Dispute Resolution Procedure and referred to TPAS and not satisfactorily concluded. The web address is: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

#### The Pension Tracing Service

The Pension Tracing Service enables ex-members of schemes with pension entitlements, and members' dependents, who have lost touch with earlier employers, to find out whether they have pension benefits.

The web address is: [www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)

If you need to contact the PTS, the telephone number is 0345 6002 537 or you can write to The Pension Service 9, Mail Handling Site A, Wolverhampton, WV98 1LU.

#### Avon Protection plc

If you would like to get in touch with the Trustees, please use the contact form on the Avon Protection plc website. The website address is: [www.avon-protection-plc.com/contact](http://www.avon-protection-plc.com/contact)

### Reminder to keep us up to date

Please let us know if you change your name or address, not only to keep your records up to date and so we can continue to contact you about the Plan and your benefits, but also to make sure personal or sensitive information going to your old address doesn't put you at risk of identity fraud. If you move home, please let us know your new address as soon as you can. You can contact us via the contact form on the Avon Protection plc website.

In addition, please also ensure you complete an Expression of Wish form if you have not done so already, or if your personal circumstances have changed recently. This helps us understand your family circumstances and your wishes in the event of your death.

These forms can be obtained from the administrators for the relevant section of the Plan and are also available on the Plan website.





**AVON PROTECTION PLC**

[www.avon-protection-plc.com](http://www.avon-protection-plc.com)