## **UNITED KINGDOM**

Pensions

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## **Strictly Private and Confidential**

«TITLE» «INITS» «SURNAM» «Address1» «Address2» «Address3» «Address3» «Address4» «Address5» «Pcode»

1 August 2012

Dear «TITLE» «SURNAM»

# Important information about transferring your arrangements in the ALSTOM Grid UK Group Personal Pension Plan (the 'Prudential Plan') to the new ALSTOM Ltd Group Personal Pension Plan

Following the cessation of Company contributions to the Prudential Plan from 30 June 2012, the Company has been contributing to the new ALSTOM Ltd Group Personal Pension Plan with Aviva (the 'Alstom GPP') since 1 July 2012.

You now have a choice as to what happens to your arrangements in the Prudential Plan. The Prudential sent you a letter about this in early July, but did not fully cover the options that are available to you.

In short, you can either move your arrangements from the Prudential Plan as part of a bulk transfer to the Alstom GPP, or you can leave them in the Prudential Plan and exercise other options either now or in the future. These options could include transferring your arrangements to another Registered Pension Scheme of your choice, or using them to provide benefits.

### What you need to do

Please read 'Your pension options'. This explains the options you have for your arrangements and some of the issues you may want to consider when you make your decision.

- If you decide that you want to transfer your arrangements in the Prudential Plan to the Alstom GPP, please fill in and return the enclosed Option to Transfer Form and the Prudential's Authority and Discharge Form by 28 September 2012. We have included a reply-paid envelope for your convenience.
- If you decide that you want to leave your arrangements in the Prudential Plan for the time being, you need do nothing. Your arrangements will remain in the Prudential Plan and they will become an individual Personal Pension Plan.

With this letter you should have received three other documents.

- A guide to your pension options
- An Option to Transfer Form
- Prudential's Authority and Discharge Form

To check the current value of your arrangements in the Prudential Plan, visit the member website at **www.pruretire.co.uk** 

If you have any questions about these arrangements, contact the Prudential (see back page of 'Your pension options' for details).

#### Here to help

If you have any questions about your pension options, please contact Aon Hewitt Limited, the professional advisers that the Company has appointed to help us with this exercise. (Aon Hewitt Limited is authorised and regulated by the Financial Services Authority.) E-mail: **alstom.helpline@aonhewitt.com** or phone **0845 0701582** between 9am and 5pm, Monday to Friday.

If you feel you need advice about which option might be best for your situation, you should consider speaking to an independent financial adviser. There are some helpful contact details on the back page of 'Your pension options'.

Yours sincerely,

Bryan W Radford UK Benefits Director