

Customer Letter Rewrites – Canada Life

(Before & After)

As part of Canada Life's Consumer Duty work, I rewrote over 130 pension letters to improve clarity, tone, and accessibility. These examples show how I transformed cold, compliance-led letters into more supportive and human communications – especially important for the most vulnerable customers.

Example 1: Payment Option – Opening Paragraph

Before

Dear <Salutation>

What is this letter about?

It is about your request to take a lump sum from the Policy.

As the value of your benefits is less than £30,000, you are able to take them as a one-off cash lump sum payment, known as a Trivial Commutation Lump Sum Death Benefit.

After

Dear <Salutation>

Your trivial commutation lump sum payment option

Thank you for getting in touch about taking a lump sum payment from your pension policy.

We're pleased to let you know that, because the value of your benefits is less than £30,000, you can choose to take them as a one-off lump sum payment.

Example 2: Tax Clarity

Before

This amount will be taxed according to the information held by our Payroll Department and your tax code as supplied by HMRC. However, when all of your income is taken into account the tax deducted may not be the right amount.

After

We need to deduct tax from this amount based on your current tax code, which HMRC has given our payroll team. However, the amount we deduct might not be exactly right when all your income is taken into account.

We've taken care to make this as accurate as possible, but please be aware the final amount isn't guaranteed.

If the amount we pay you is lower, Canada Life won't be required to make up the difference.

If you're making important financial decisions, please ask us how much the figures could change. We always recommend speaking to an independent financial adviser.

Example 3: Payment Confirmation – Opening Paragraph

Before

Dear <Salutation>

I refer to previous correspondence regarding your Trivial Commutation Lump Sum.

Payment of your lump sum was made into your account on or around <DAY MONTH YEAR>.
This was taxed in the following way:
[figures follow]

After

Dear <Salutation>

Your trivial commutation lump sum payment

We're writing with some important details about your trivial commutation lump sum (TCLS). Just to recap, this is a one-off payment available when the value of your pension meets HMRC limits.

You've chosen this option, and we're happy to confirm the lump sum was paid into your account on or around [DAY MONTH YEAR].

Payment breakdown:
[figures follow]

Example 4: Policy Closure

Before

This payment will extinguish all of your benefits under the above Policy.

After

This payment means you've now received all the benefits due to you under this policy.

Example 5: Retirement Planning – Opening Paragraph

Before

Dear <Salutation>

You are approaching your normal retirement date and will soon need to make a decision about what to do with the benefits you have in the above Scheme/Policy.

✓ **After**

Dear <Salutation>

Important information about your upcoming retirement

We hope you're keeping well. With your normal retirement date about a year away, we wanted to reach out with some information to help you start planning ahead and make the most of your Canada Life pension pot.

Example 6: Booklet & Guidance

✗ **Before**

Please find enclosed 'A guide to your retirement' booklet, which will help you understand the process and steps involved in the settlement of your retirement benefits. You should read the guide and contact us if you have any questions. In particular we would like to refer you to the 'What you have to do' section.

✓ **After**

We've also enclosed a booklet: 'A Guide to Your Retirement'. It walks you through the process and the steps involved in taking your retirement benefits.

We recommend giving it a read, paying particular attention to the 'What You Have to Do' section for important details.

Helen Hickman | savvycopy.co.uk | helenhickman@savvycopy.co.uk