

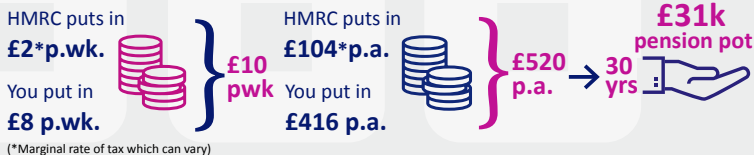
Planning for your future is easier than you think.

Use our online support to help you plan and make the right choices for you. At www.tpt.org.uk you can:



Start saving

By putting money into your workplace pension you're saving each month for your future. If you pay income tax you will also receive tax relief. So, for a basic rate taxpayer, every £10 you contribute only costs you £8.



Consider increasing your contribution rate to build up a bigger pension pot at retirement- just access BenPal at www.tpt.org.uk/login



Manage your pensions

Alternatively, keep track of multiple pension schemes by transferring them to TPT. Find out more at www.tpt.org.uk/dc/defined-contribution-transfer-in



Make a plan

When do you want to retire? Use our online calculators to find out how much your pension may be worth and how it could change if you increase your contributions

www.tpt.org.uk/calculator-dc

Use **BenPal** at www.tpt.org.uk/login to find your fund value

*This is based on an example assuming annual contributions of £520 over 30 years with investment returns of 5% and fund charges of 0.5% each year (please note you cannot access your pension pot until you are 55 and over). This example does not include employer contributions or allow for inflation.

Resources to help you plan your future



Access your **BenPal** account to find out what your pension is worth
www.tpt.org.uk/login



Options at retirement www.tpt.org.uk/at-retirement



Investing your pension funds www.tpt.org.uk/investments



Want to know more about pensions www.tpt.org.uk/pensions-explained



Pension Wise www.pensionwise.gov.uk or call **0800 138 3944**



Lost pension? www.gov.uk/find-lost-pension

You can view the current value of your benefits, update your investment preferences, change your personal details and more via **BenPal**.

If you haven't registered for your secure online account, please email TPTenquiries@JLTGROUP.com with the subject **Activate BenPal**. Please include your name, National Insurance number, address including postcode, your preferred email address and date of birth. If you are eligible for online services, you will receive an activation link.