



## GO™ Portal

Our Guided Outcomes (GO) Portal provides a number of interactive functions to allow you to assess the impact of changes that you might be considering and make those changes if you wish. GO shows your projected total pension at retirement against an estimate of the money you may need in retirement. Your projected pension can change with time as estimates of investment return and inflation are modified by our administrators based on market changes. The GO Portal allows you to add personal data to show a more accurate projection and, where necessary, puts forward suggestions for changes that you may like to consider to increase the probability of achieving your target retirement income.

### Retirement Date and Contribution Rate

These are the two main levers that you can pull to change your retirement outcome. Retiring later and contributing more every month will improve your outcome. If your GO projection shows that you're unlikely to meet your target income, you have a number of options:

**GO Approach:** GO will calculate a possible change to these 2 parameters that you may want to consider. To see this you click on 'View Your Options' on the landing page and then 'View your GO Approach'. If you'd like to change to the GO Approach you can do this on line and will receive an email confirming your decision.

**Set Your Own Savings Approach:** you can choose your own changes to retirement date and contribution level. Again, click on 'View Your Options' and then 'Create Your Own Approach'. Here you can select either a range of retirement ages or contribution rates that would be acceptable and GO will then calculate the projected change to your outcome. Again, you can decide whether to change to this approach.

**Go Up:** this is a simple option to just increase your contribution rate. When you contribute 3,4,5 or 6%, Affinity will pay in double your contribution up to 12%. You can opt to pay in more than 6% but the maximum contribution from Affinity will be 12%.

For all the above options you will have a 14 day 'cooling off' period where you can cancel this decision.

### Existing Pensions/Savings

Without any other information the GO system predicts what other pensions you may have based on your age, current salary and length of service with their company. However everyone has differing pensions and savings history and the portal allows you to enter your actual data to get a much better estimate of your pension outcome. Please note that entering your data may result in a less favourable outcome than that originally projected by GO. Click 'change' and this takes you to a page where you enter other pensions and savings information. If you have significant other sources of income or savings the GO Portal allows you to add these in. Savings need to be converted to the annual income that you expect these to provide for you for the duration of your retirement, not the actual value of the savings. GO assumes that you will receive a full state pension.

### Target Retirement Income

Without any other information the GO system predicts your target retirement income based on your current salary. Simple click on the 'Change' button on the top right of the landing screen and select 'GO Assumptions'. This will allow you to change your target retirement income that will be used by GO in all future calculations.