

# Taking care of your pension

## When you join



Your offer letter will contain pension information



We'll send you a pensions information pack



If you're eligible, you can join the pension scheme early. Simply contact our payroll team



You can select one of the three options in the Plan, unless you choose to opt out



Your first contribution will be made (if you haven't joined the scheme earlier)



Remember to register with Affinity Water Pension Portal and add your nominated beneficiaries to the Expression of Wish

## Annual engagement



Spring

Statements



Summer

Pensions awareness



Autumn

Newsletter



Winter

Smart Pensions opt-in or opt-out

## Affinity Water Pension Portal



Guides and factsheets



Glossary



24/7 access

## Retirement planning\*

**20 years** → **Normal Retirement Date**

DC Lifestyle investments start moving from equities to less volatile Diversified Growth Fund (DGF) investments

**10 years** → **Normal Retirement Date**

DC Lifestyle members fully invested in DGF

**5 years** → **Normal Retirement Date**

DC Investments move to lower risk bonds, cash etc depending on the type of lifestyle chosen (cash, annuity or income drawdown)

**6 months** → **Normal Retirement Date**

Hymans Robertson will contact you about your retirement options

We'll keep in touch as you reach your retirement date

## Pension support and advice

@ pensionsadmin@affinitywater.co.uk

Hymans Robertson's support team

Origen – independent financial advice



Pensions page on Wave



\*Self select members make their own investment decisions