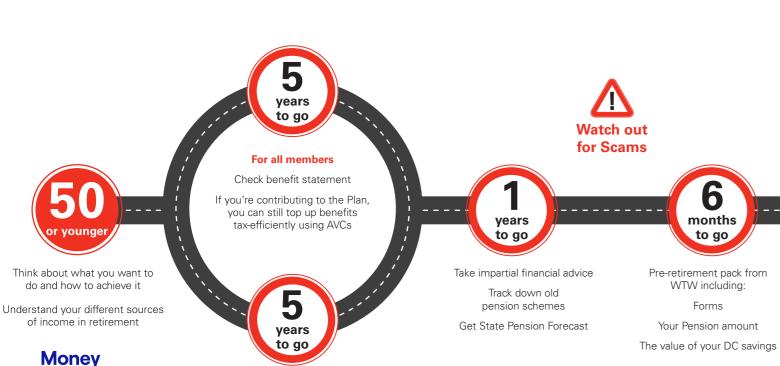
Your retirement roadmap

Here is a map to help to show you the key steps and decisions you need to take as you approach life after work. Where on the road are you? Remember it is never too early to consider your plans and ensure your pension savings are on track.



If you have DC savings

Review any defined contribution savings you may have

Ensure that your DC investment choices still match your plans

The Normal Minimum Pension Age will change from age 55 to age 57 with effect from 6 April 2028. This is the earliest age that you will be able to retire from the Plan in good health.

Check your tax position

The tax limit for pension contributions is the Annual Allowance.

The maximum amount which can be taken as a pension commencement lump sum is £268,275.

Some of your benefits

are quaranteed or have

valuable underpins

Contact the Plan's administrators

for more information about what

your options are with these.

Consult an Independent Financial Adviser if you need personalised financial advice.

Make retirement choices and complete forms

Liaise with the administration

team and provide completed ID check form



Draw benefits from the Plan or to transfer for greater flexibility?

If you wish to transfer please contact the administration team

months to go **Decide**

for a transfer quote.

months to go

If you wish to transfer out

You will need to consult an Independent Financial Adviser and provide evidence that they have given you advice to the Trustees via the administration team.

your destination:

You have reached



Retire

Relax

State Pension Age

Draw State Pension too. The age you can do this

66-67-68

Check your State Pension Age at https://www.gov.uk/ state-pension-age

Increase in pension age

to go

Forms



Your defined contribution savings could be:

Additional Voluntary Contributions Individual Money Account Money Purchase Account Other savings from other pension schemes

ilumiti for eligible members ilumiti are able to give you personalised

ilumiti

Paid-for financial advice from

financial advice on your retirement options. The Plan will pay for you to have one round of financial advice from ilumiti if you're over age 54.5 (or younger and retiring on the grounds of ill-health) and live in the UK.

Find out more here

Pension wise

9Helper

The Money and Pensions Service's

MoneyHelper website can provide

you with free money management

tips and financial planning tools.

Pension Wise is a free service from the MoneyHelper website providing impartial government quidance about your defined contribution pension options at retirement.