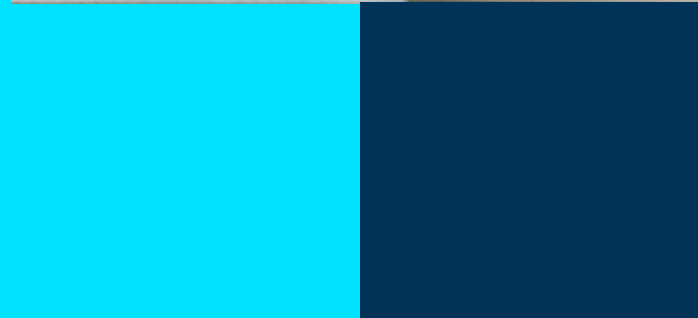




Essential guide to your workplace pension

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About Smart Pension

Smart Pension is one of the UK's largest workplace pension providers and has rapidly become the provider of choice for many businesses.

Our award-winning technology platform means we can deliver a ground-breaking workplace pension that is easy to migrate to, reduces the admin burden of running payroll and offers value for money.

For members, our easy to use app means they can access their pension savings at any time with the click of a finger – and our investments are 100% climate change friendly.



Our mission is to transform retirement, savings and financial wellbeing across all generations.



More than

£6bn

Assets Under Management



More than

1.5 million

members



More than

90,000

Organisations



More than

£100m

growth every four weeks

As of March 2025

- ✓ Authorised and supervised by The Pensions Regulator
- ✓ Experienced independent board of trustees
- ✓ Backing from global financial giants

J.P.Morgan



BARCLAYS

MUFG

NATIXIS
BEYOND BANKING

DWS

chrysalis
investments

AQUILINE
CAPITAL PARTNERS LLC

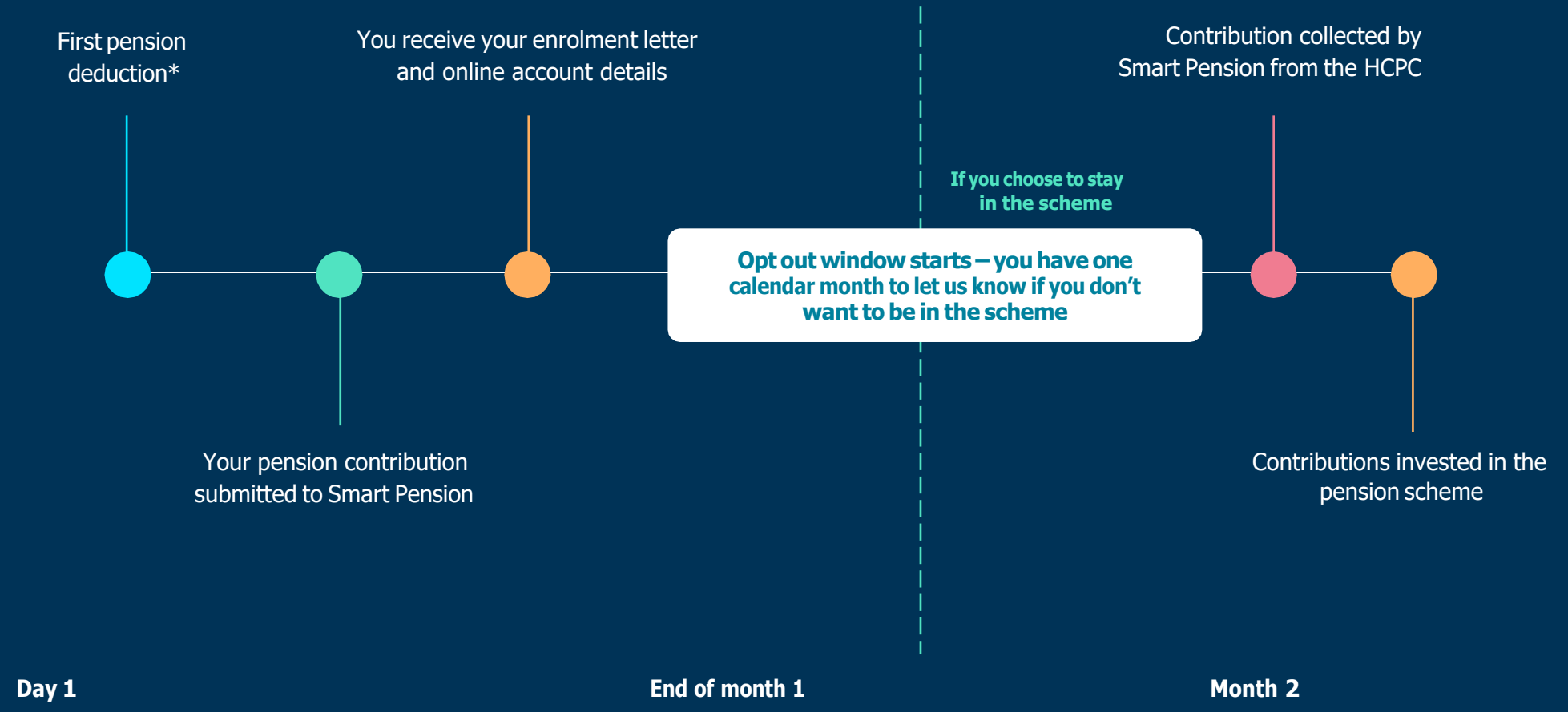
octopusinvestments

Smart Pension offers a defined contribution master trust.

A master trust pension scheme provides a workplace pension that can be used by many organisations. Master trusts now account for a significant portion of the workplace pensions market. The retirement savings of more than ten million UK workers are now invested in master trusts.

Joining your workplace pension

What happens next if you have met auto enrolment criteria or opted in to your workplace pension.



*Your first pension payment deduction will be subject to the HCPC pension arrangements typically between month 1 and 3 after joining. Any partner can choose to join sooner if they wish.

Make the most of your Smart Pension

To get the most from your pension, follow this simple pensions checklist.

When you receive your welcome email sign into your account by following the link, creating a password and you're ready to go.



Start saving money and sign up for Smart Rewards



Choose who gets your money if you die by adding your beneficiaries



Decide when you would like to stop working by setting your retirement age and contribution amount



Make the most of your savings and reduce costs by tracking and combining your other pension pots



Align your investment choice to your personal beliefs

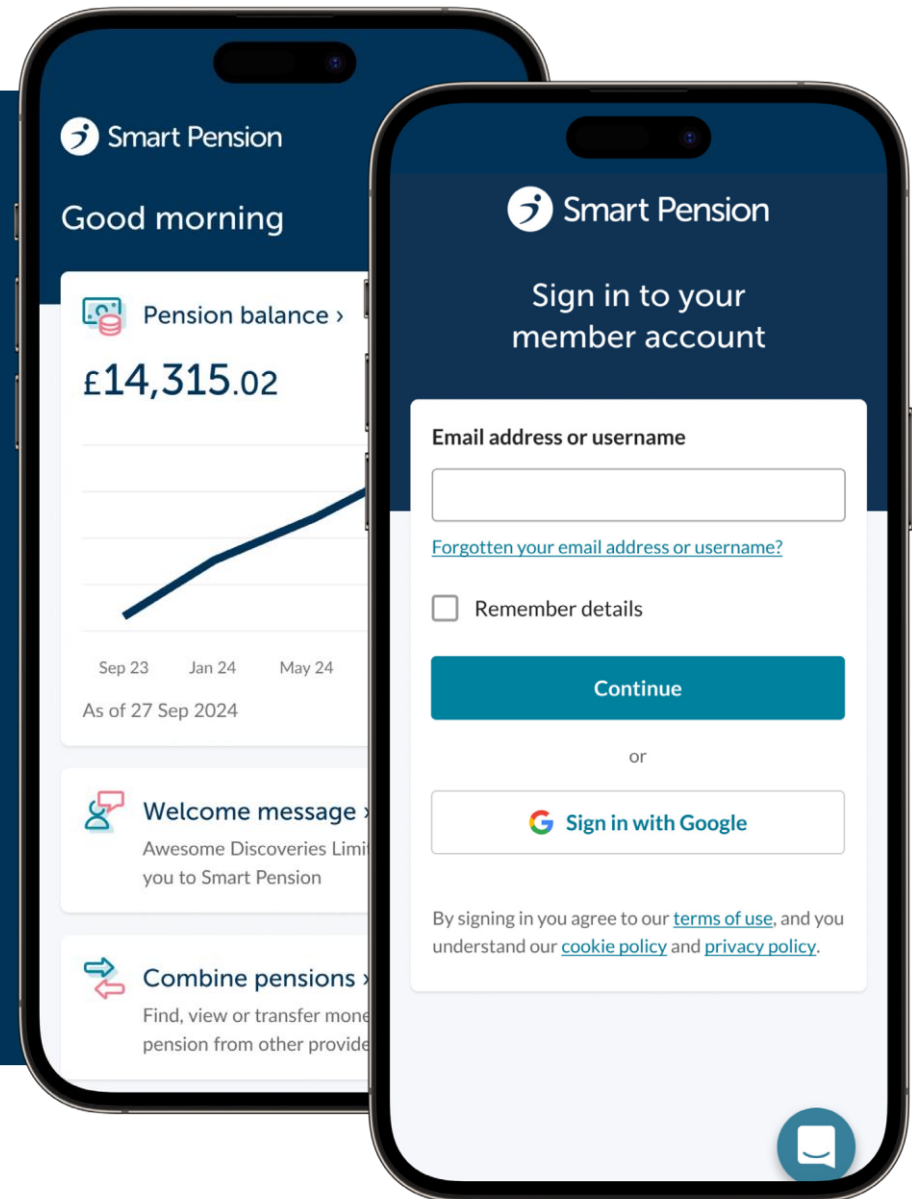
Sign in to your account

- Download the Smart Pension app



- Once you're in there is an easy **To do list** to complete such as adding your address, telephone number and email
- To sign in, you will need your welcome email which will be sent from Smart Pension. Follow these simple steps:
 1. Click the "**Activate your account**" link in the email
 2. You will be asked to "**create a new password**", and you will then be able to see your account

You can sign in at any time with your account name, email address and new password

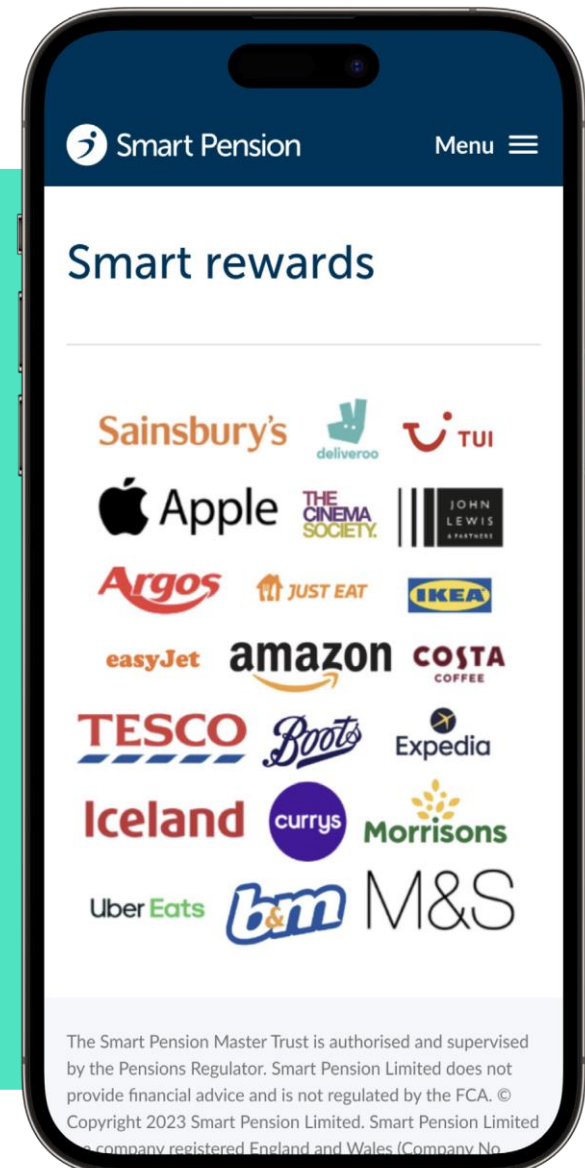


Save with Smart Rewards

Smart Pension members can enjoy Smart Rewards, a free benefit provided by Fizz Benefits Limited, offering discounts at your favourite online and high street retailers.

- To sign up for Smart Rewards, follow these four simple steps:
 1. **"Sign in"** to your Smart Pension account
 2. Click **"Account"** menu
 3. Select **"Extra Services"**, then **"Smart Rewards"**
 4. **"Sign up"** using the email address you used for your Smart Pension account

[Find out more here](#)



Complete your expression of wish and nominate your beneficiaries

- An expression of wish lets us know who you'd like to receive your pension savings if you die before you retire.
- Although it might not be a fun task, making sure your partner and/or family are financially secure for the long term is really important.
- To complete an expression of wish, follow these three simple steps:
 1. "**Sign in**" to your Smart Pension account
 2. Select "**Beneficiaries**"
 3. Add "**Beneficiaries**"

The image shows two smartphones displaying the Smart Pension app interface. The left phone displays the 'Add beneficiary' form, and the right phone displays the 'Beneficiaries' overview screen.

Smart Pension App - Add beneficiary screen:

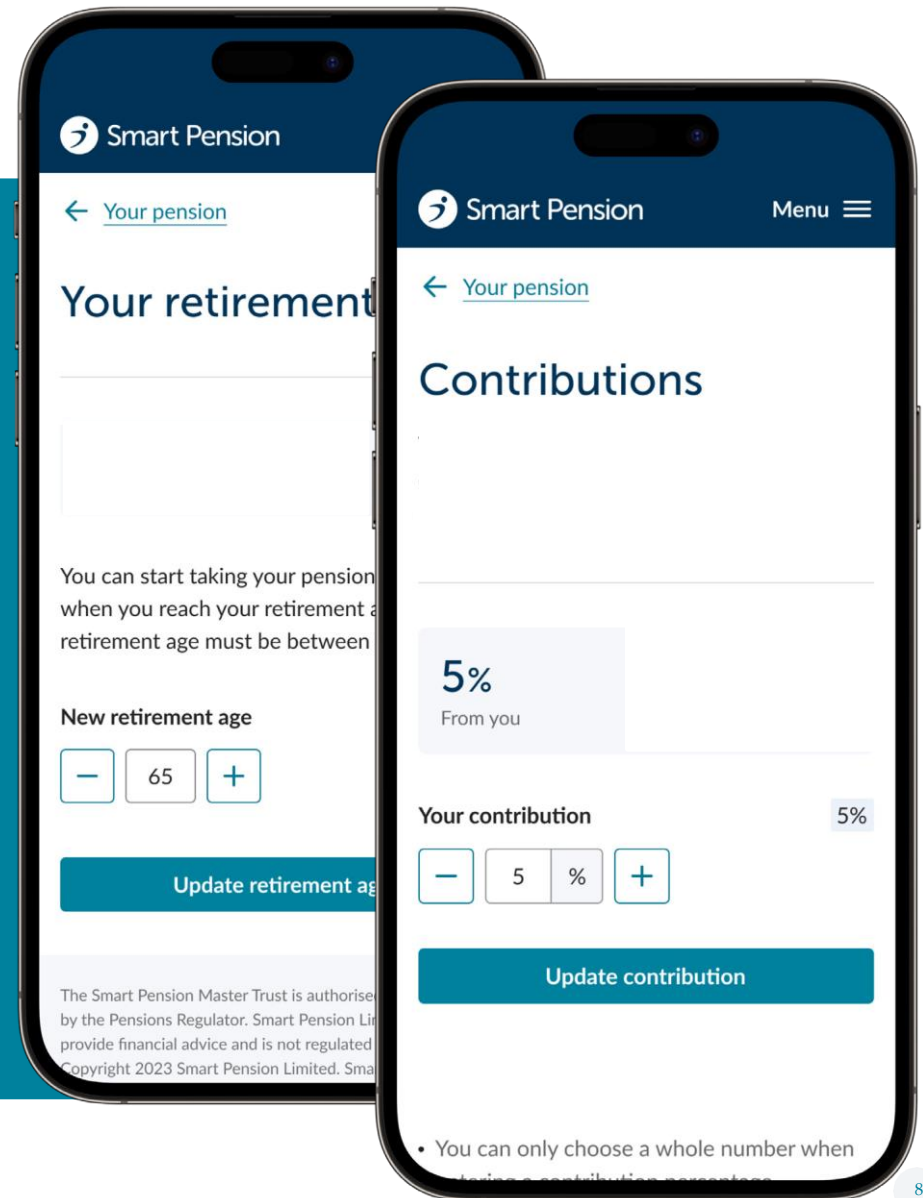
- Header: Smart Pension, < Your pension
- Title: Add beneficiary
- Beneficiary 1
- Title: Select option
- Full name: As shown on their passport
- Date of birth: For example, "21 5 1957"
- Day: [] Month: [] Year: []
- Relation to you

Smart Pension App - Beneficiaries screen:

- Header: Smart Pension, Menu
- Header: < Your pension
- Title: Beneficiaries
- Text: Choose who gets your pension savings if you die before you take them.
- Your beneficiaries
- Olivia Coleman (Wife) 80%
- Maria Smith (Sister) 20%
- Edit beneficiaries
- Text: It's important to keep your beneficiary information up to date. We'll always take your wishes into account, but the trustees may choose to do something different if they think

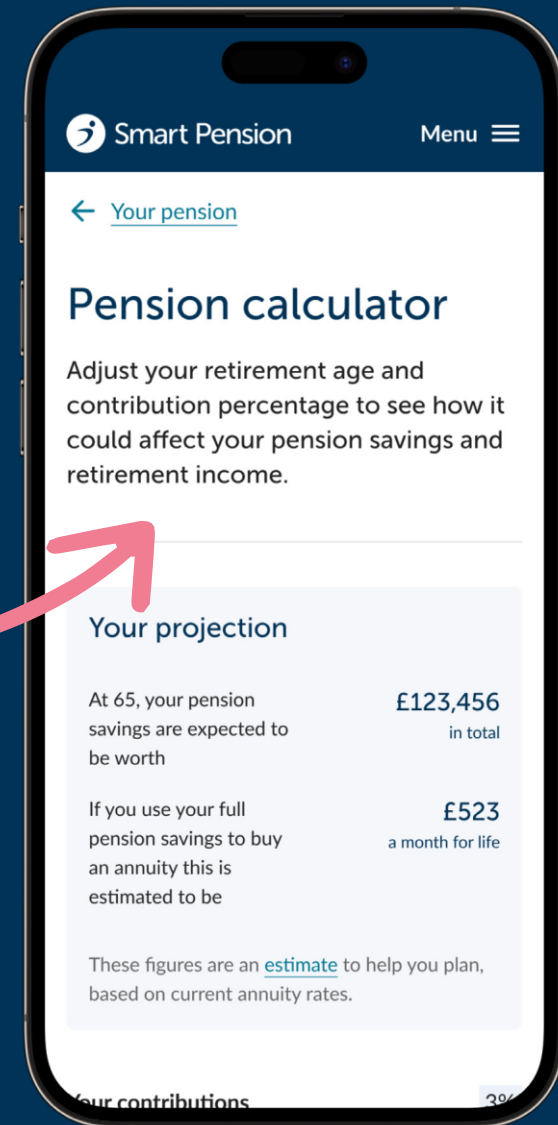
Set your retirement age and contributions

- You can choose to increase your contributions at any point. Increasing contributions when you can afford to will boost your pension savings.
- Decide when you would like to stop working. Set your retirement age goal, this should be between 55 and 75. Changing your retirement age may affect the way your money is invested.
- Unsure about how much you will need in retirement? Use our handy pension calculator to **Sign in** to your member account with your email - Smart Pension.
- To set your **retirement age** and adjust your **contributions**, follow these simple steps:
 1. "**Sign in**" to your Smart Pension account
 2. Select "**Retirement Age**" and amend to reflect your goals
 3. Select "**Contributions**" and adjust to suit



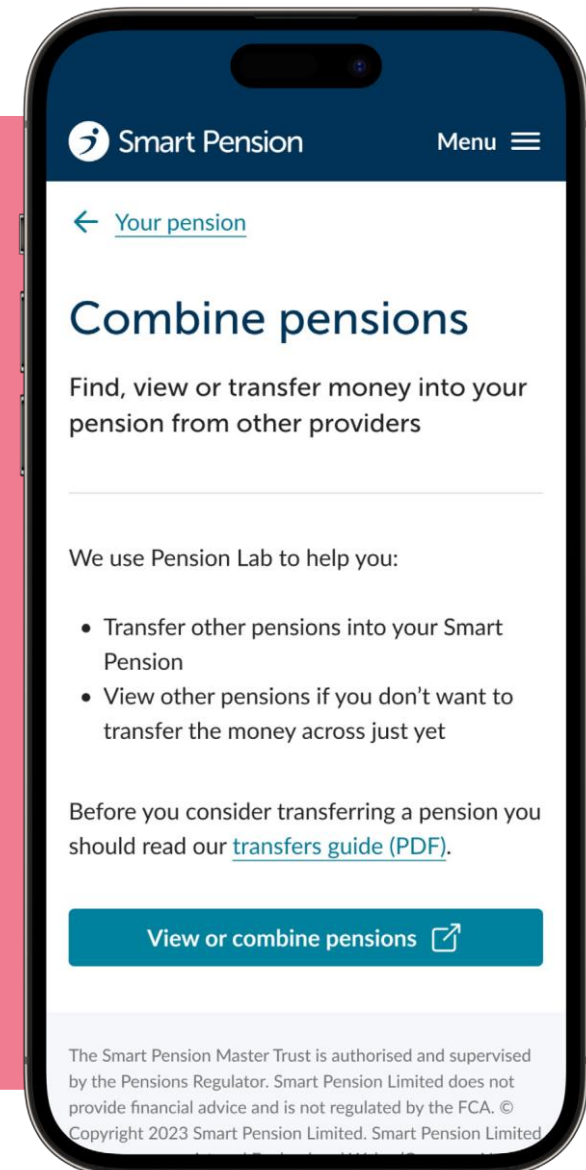
Get the retirement you want

Use our pension calculator to see your estimated retirement income and lifestyle, then make the changes you want.



Combine pensions

- Bringing your pension savings together now can set you up for financial security in the future.
- You may find you have multiple pension schemes with different providers, especially if you have changed jobs over the years or just lost track of previous pensions.
- Combining your pensions in one place means
 - **A single view** – it's easier to keep track of your retirement goals
 - **Less admin** – only one set of paperwork
 - **Save on charges** - You'll pay one charge rather than many, which could mean more money for your retirement
- To combine your pensions, follow these two simple steps:
 1. "**Sign in**" to your Smart Pension account
 2. Click the "**Combine pensions**" tile on your dashboard and you'll be guided through the process of combining your pensions



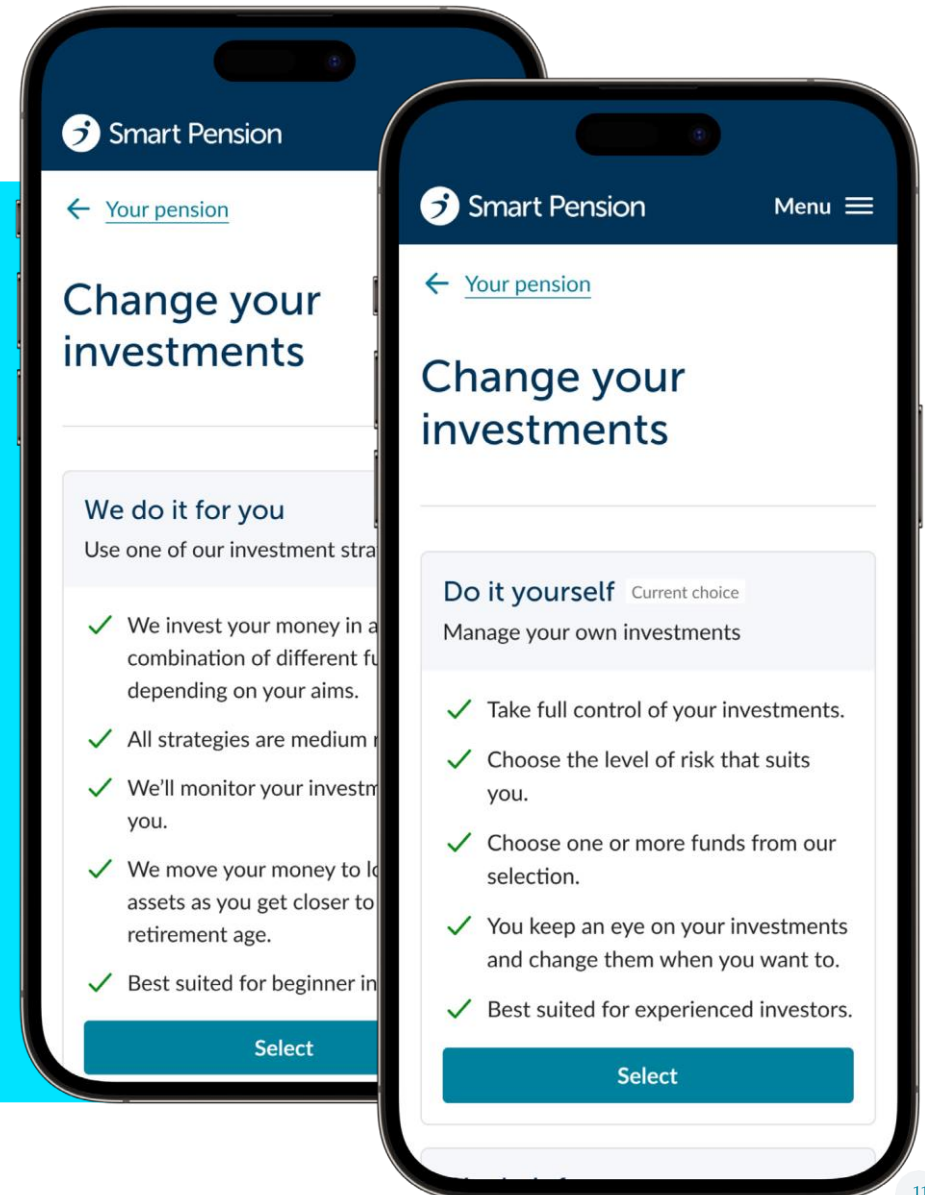
Investment options

We are managing your investments for you but you can choose where you want your pension invested.

- A default investment fund has been chosen where your pension is invested. The majority of members choose to remain in the default fund.

However, you can choose from our:

- **We do it for you** funds, depending on how sustainable you want your investment to be.
- **Do it yourself** funds perfect if you would rather manage your own savings and investment journey to retirement.
- To set your **retirement age** and adjust your **contributions**, follow these simple steps:
 1. **"Sign in"** to your Smart Pension account
 2. Select **"Investments"**
 3. Select **"Change your investments"**



Choose how you want to contact us

If you need help and support, you can choose to contact us in way that suits you. We also have a UK-based support team on hand to help you if you prefer to speak to us.



Smart app – Access the help centre and live chat on your app



Live chat – Speak to an expert through [live chat on app or website](#)



Email – Submit your query via our [online form](#)



SAVA – Speak to our virtual assistant [SAVA](#)



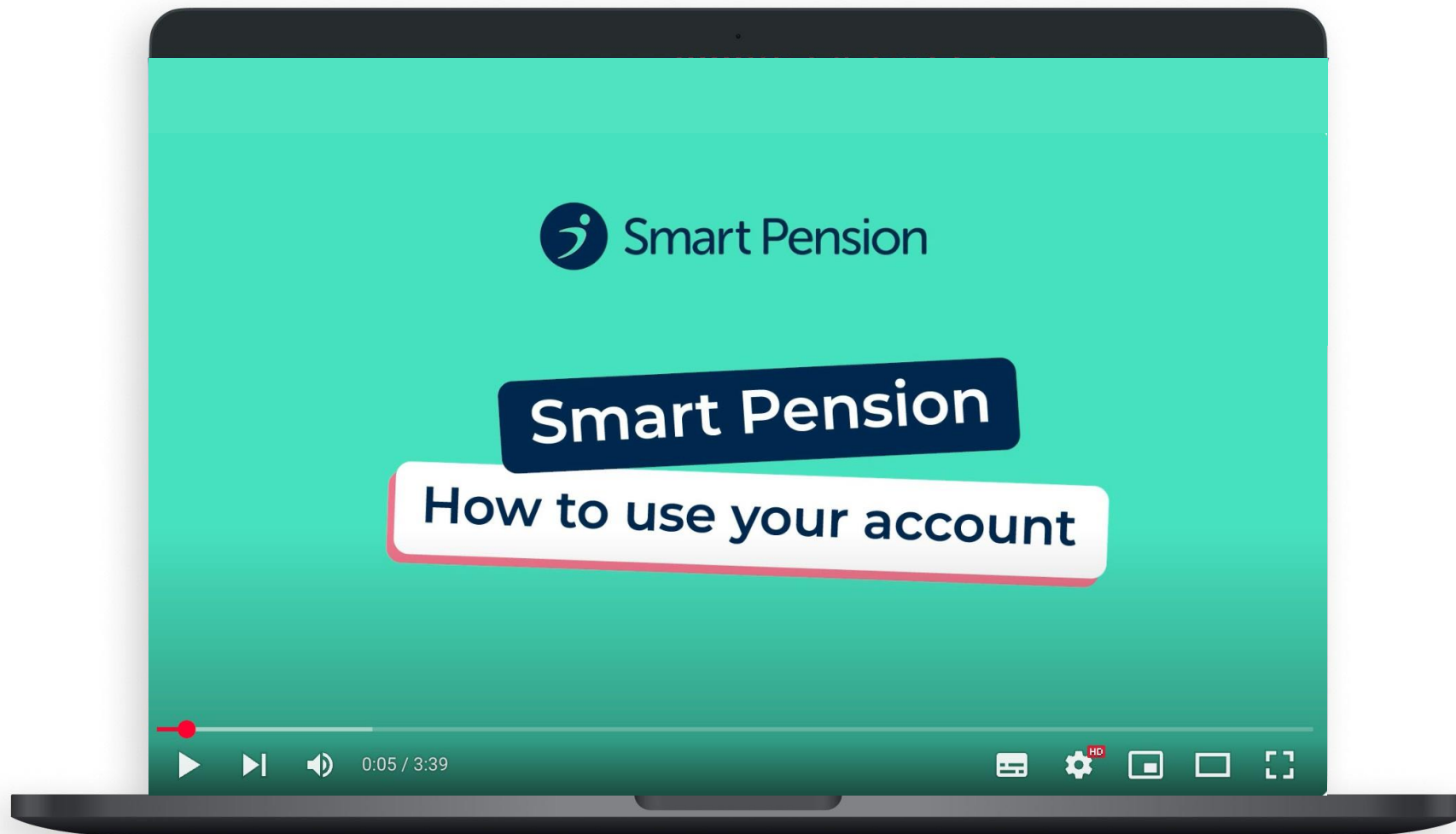
Help Centre – You can find answers to the most frequently asked questions [here](#)



Telephone – Call us on 0333 666 2626

How to make the most of your pension account

Watch this short video on how to make the most of your account and handy its key features



Keeping in touch

You will receive regular communications from us during your first year with us.
Here's a taster of what's to come.

