



The amount we put into your pension will soon be going up

From 6th April 2019, the total minimum amount being paid into your workplace pension both by you and us will increase from 5% to 8 % of your qualifying earnings due to a change in workplace pension regulations. This is based on a qualifying earnings scheme.

This is a nationwide change, involving millions of people and their employers. The good news is, 3% of this will be paid by us. So it really does pay to invest in your future.

The future is now.

Changes to your pension contributions look like this.....

Date	The minimum your employer must contribute	The minimum you can contribute	Giving you a total minimum contribution of
6th April 2018 to 5th April 2019	2% of your qualifying earnings	3% of your qualifying earnings	5% of your qualifying earnings
5th April 2019 – ongoing	3% of your qualifying earnings	5% of your qualifying earnings	8% of your qualifying earnings

It all adds up to helping you look forward to an even brighter future.

It pays to put something away for your future, now.

The maximum basic State Pension is just £164.35 per week and is dependent on your National Insurance record. For most people, this won't be enough for a comfortable retirement, which is why having personal pension savings is so important.

You're also able to make voluntary contributions any time you like, if you want to increase your personal pension savings.