

Discover your new pension

The Arcwide Pension & Investment Plan



How does it work?

It's easy. You will pay into your pension every month and Arcwide will too. It will all go into a pension pot to save for your retirement, which means you can't normally take money out until you're 55 (57 from 2028).

Your pension is a Group Self-Invested Personal Pension (Group SIPP). SIPPs are more flexible and have greater investment choice than the most traditional pensions. So you'll be able to keep an eye on it and make changes easily.



Check out the Plan website www.hl.co.uk/workplace/pension

You'll find lots of information about your new pension. But that's not all. There are loads of handy guides and tools to help you be smarter with your money too.

To make life easier, you can see what your pension is worth and make changes using the website. Look out for your PIN in the post to sign up for online access to your pension.

And don't forget to download the free HL app to keep an eye on your retirement savings on the go.



How much should I pay in?

You'll pay 5% of your salary into the pension. Then Arcwide will pay in 5% on top.

It's a great start, but it's worth thinking about paying in more if you can afford it. For more information on your contribution entitlement or to make any changes to the amount you pay in, please get in touch with HR.

You can also use [HL's pension calculator](#) to see how paying in a bit more now could make a big difference later.



Introducing Hargreaves Lansdown

Our workplace pension provider, Hargreaves Lansdown, is on hand to help. Get in touch with them by phone or email:

Helpdesk:

0117 314 1795 invest@hl.co.uk

Lines are open

Monday - Friday: 8am to 5pm
Saturdays: 9:30am to 12:30pm

Important Information:

This factsheet and the information offered by Hargreaves Lansdown are here to help you make your own informed decisions. But remember, they are not personal advice. If you're not sure whether a product or investment is right for you, you should seek advice. To find out more about taking advice with Hargreaves Lansdown, call **0117 314 1795**.



Where is my pension invested?

The money paid into the pension is invested into the [HL Growth Fund](#).

The idea is that it's invested to give it a chance to grow. But remember that all investments will fall as well as rise in value over time, so you could get back less than you put in.

You should take a look at the investment options to make sure you're happy. You can choose other investments alongside, or instead of, the HL Growth Fund. Even if you're new to investing, there are plenty of guides and tools to help you get started. Visit the Plan website to find out more.



What happens next

Look out for your Welcome Pack from Hargreaves Lansdown, which will contain lots of valuable information about the Plan. If you're not eligible to be enrolled automatically, you can still opt in or join the Plan if you want to. You'll be sent more information on automatic enrolment, and your eligibility for it, shortly.