# LIFETIME JOURNEY OF A **WORKPLACE GSIPP MEMBER**

### **FREQUENCY KEY**

- One-off
- - Quarterly
- Monthly
  - At least annually until member completes
- Annual

### **MEDIA KEY**

- Email
  - **Post**
- Email/post

#### **ISSUED BY KEY**

- Issued by employer
- Issued by HL

## DATE/EVENT

Mary has been in her new role for three months

01/01/2022 Mary starts a new role aged 21



## **ACTIVITY**

Postponement notice





New joiner pack, including: Fund factsheet Intro letter Transfer in information

PIN for online access 

GDPR email



Expression of wish Who are HL? factsheet



01/04/2022

30/04/2022

opting out of pension enrolment has expired

The time limit for Mary

added to the internal system

Mary's details are

#### 30/04/2022 Mary receives the monthly Digital Round Up with

15/05/2022

online access

16/05/2022

details of upcoming webinars and links to recordings

Mary hasn't used her PIN to activate her

Mary registers for online access









Net ease survey - Registering online







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### Mary receives her first quarterly investment report

01/07/2022

20/05/2022

The automatic three month embargo on marketing communications to new members is lifted





#### Mary receives the annual member satisfaction survey

30/07/2022

15/07/2022

Mary receives the Monthly newsletter with links to relevant articles

Mary hasn't completed an Expression of Wish





01/10/2022

20/10/2022

01/12/2022

office later in the month

10/09/2022

15/09/2022 Mary completes an Expression of Wish

Financial Wellbeing Specialists are visiting Mary's

Mary attends a pension presentation and 121

meeting with a Financial Wellbeing Specialist

Mary hasn't transferred in an old pension



Invite to company pension presentations



and 121 meetings

Financial Wellbeing Specialist meeting survey



Email with information on how to







15/12/2022 Mary transfers in an old pension

10/01/2023

Mary's birthday was last month

Mary's company's annual bonus is due next month



Bonus waiver communication sent

Annual GSIPP statement

## 01/03/2023

10/02/2024

01/06/2024

01/03/2024

01/03/2025

01/03/2026

01/01/2051

Mary turns 50

transfer in rates are low

are low

contribution structure

15/02/2023

Expression of Wish rates are low

Mary hasn't logged into her pension account for at least one year (but she has registered)

Mary's company decides to amend it's pension

Mary's company's governance report identifies

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 $Mary's\ company's\ governance\ report\ identifies$ 

online registration rates are low

investments outside of the default fund rates

Mary's company's governance report identifies



Email to all employees with information on completing an Expression of Wish



Changes to contribution structure

communication sent













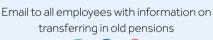


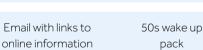




 $registering \ and \ logging \ in \ to \ online \ pension \ account$ 















#### 01/09/2055 It's four months until Mary turns 55

01/12/2055 It's one month until Mary turns 55



2025

2057

Lifestyling warm up 1





01/01/2056

Mary turns 55



55+ wake up Lifestyling

Lifestyling warm up 2

HL

pack confirmation

Lifestyling reminder

01/03/2056

01/01/2061 Mary turns 60

It's been two months since Mary turned 55

60+ wake up pack





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### Mary heads towards retirement and makes decisions on income options

01/10/2065

01/01/2066 Mary turns 65



65+ wake up pack

retirement options chosen

## Mary retires

01/03/2066

left employment

01/01/2066

Internal system is updated to show Mary has

Leaver communications

