

LIFETIME JOURNEY OF A WORKPLACE GSIPP MEMBER

FREQUENCY KEY

- 1** One-off
- Q** Quarterly
- M** Monthly
- A** Annual
- ✓ At least annually until member completes

MEDIA KEY

- Email
- Post
- Email/post

ISSUED BY KEY

- E** Issued by employer
- HL** Issued by HL

DATE/EVENT

ACTIVITY

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



Postponement notice

- 1**
- E**

01/04/2022
Mary has been in her new role for three months

Enrolment notice

- 1**
- E**

30/04/2022
The time limit for Mary opting out of pension enrolment has expired

Mary's details are added to the internal system

New joiner pack, including:
Fund factsheet
Intro letter
Transfer in information
Expression of wish
Who are HL? factsheet

- 1**
- HL**
- 1**
- HL**
- 1**
- HL**

30/04/2022
Mary receives the monthly Digital Round Up with details of upcoming webinars and links to recordings

- M**
- E**

15/05/2022
Mary hasn't used her PIN to activate her online access

Reminder email sent

- 1**
- HL**

16/05/2022
Mary registers for online access

Net ease survey - Registering online

- 1**
- HL**

20/05/2022
Mary receives her first quarterly investment report

- Q**
- HL**

01/07/2022
The automatic three month embargo on marketing communications to new members is lifted

- A**
- HL**

15/07/2022
Mary receives the annual member satisfaction survey

- M**
- HL**

30/07/2022
Mary receives the Monthly newsletter with links to relevant articles

Email urging Mary to complete Expression of wish

- ✓
- HL**

15/09/2022
Mary completes an Expression of Wish

Net ease survey - Expression of Wish

- 1**
- HL**

01/10/2022
Financial Wellbeing Specialists are visiting Mary's office later in the month

Invite to company pension presentations and 121 meetings

- A**
- E**

20/10/2022
Mary attends a pension presentation and 121 meeting with a Financial Wellbeing Specialist

Financial Wellbeing Specialist meeting survey

- 1**
- HL**

01/12/2022
Mary hasn't transferred in an old pension

Email with information on how to transfer in old pensions

- ✓
- E**

15/12/2022
Mary transfers in an old pension

Net ease survey - Transferring in

- 1**
- HL**

10/01/2023
Mary's company's annual bonus is due next month



Bonus waiver communication sent

- A**
- E**

15/02/2023
Mary's birthday was last month

Annual GSIPP statement

- A**
- HL**

01/03/2023
Mary's company's governance report identifies Expression of Wish rates are low

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

- 1**
- E**

10/02/2024
Mary hasn't logged into her pension account for at least one year (but she has registered)



Email reminding Mary to log in

- A**
- HL**

01/06/2024
Mary's company decides to amend it's pension contribution structure

Changes to contribution structure communication sent

- 1**
- E**

01/03/2024
Mary's company's governance report identifies investments outside of the default fund rates are low

Email to all employees with information on choosing investments

- 1**
- E**

01/03/2025
Mary's company's governance report identifies online registration rates are low



Email to all employees with information on registering and logging in to online pension account

- 1**
- E**

01/03/2026
Mary's company's governance report identifies transfer in rates are low



Email to all employees with information on transferring in old pensions

- 1**
- E**

01/01/2051
Mary turns 50



Email with links to online information aimed at those aged 50+

- 1**
- HL**

50s wake up pack

- 1**
- HL**

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



Lifestyling warm up 1

- 1**
- HL**

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

Lifestyling warm up 2

- 1**
- HL**

01/01/2056
Mary turns 55



55+ wake up pack

- 1**
- HL**

Lifestyling confirmation

- 1**
- HL**

01/03/2056
It's been two months since Mary turned 55

Lifestyling reminder

- 1**
- HL**

01/01/2061
Mary turns 60



60+ wake up pack

- 1**
- HL**

01/10/2065
Mary heads towards retirement and makes decisions on income options



Relevant communications depending on retirement options chosen

- 1**
- HL**

01/01/2066
Mary turns 65



65+ wake up pack

- 1**
- HL**

01/01/2066
Mary retires

Leaver communications

- 1**
- HL**

01/03/2066
Internal system is updated to show Mary has left employment

HARGREAVES LANDSOWN