



Workplace Pension Presentation

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Better at Work

Your employer has provided you with an opportunity to attend a presentation from our Workplace Pension advisers, The Ink Group.

The purpose of this presentation is for you to find out more about your current workplace pension scheme and to understand more about the importance of long-term savings.

We understand that you may have questions about how the scheme works, what decisions you might need to make, and how participating in the scheme might affect your other pension and long-term savings goals.

This presentation will help to address these questions.

What will be covered in the presentation?

We will provide information and guidance in three key areas:

1. **The importance of long-term saving.**
2. **Your employer's pension scheme.**
3. **Your retirement options.**

The importance of long-term saving

At Ink, we speak to literally 1,000s of employees every year. We know how important financial wellbeing and security are to people. However, we also see a major disconnect between the *general* rate of saving and the *required* rate of saving in the UK.

In this section we will tackle some key themes that affect long-term saving including:

Longevity

How long will we live in retirement? Why is this relevant for pensions?

Inflation

The effect of ever-increasing prices for goods and services.

Rate of saving

How much money will you need in retirement (your "target income"), and what % of your current income should you save to get there.

The State Pension

Much maligned, often misunderstood but essential lifetime income for most people.

Your employer's pension scheme

We will tell you everything you need to know about your current employer's pension plan. Each scheme is different, so even if you have had pensions in the past, it's always worth brushing up on the unique features of your scheme. We will cover:



The provider

Who is managing your money and how is the scheme performing?

Contribution rates

What will you be asked to contribute? What will your employer contribute? How does Income Tax Relief work?

Investments

Where does your money go? Why does everyone talk about "risk"? Why is your pension invested in the stock market?

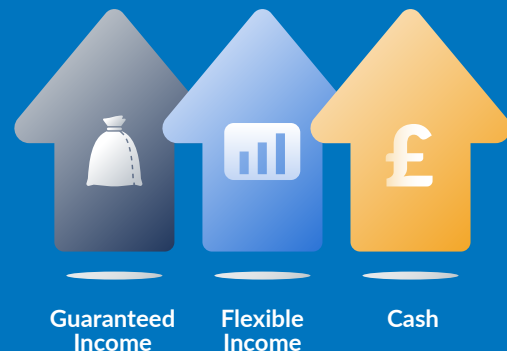
FAQs

Frequently asked questions about transfers, death benefits, leaving service, maternity leave and much more.

Your retirement options



For those of you looking more closely at your transition into retirement, we will cover off the main options for taking money out of your pension:



What should you bring?

You don't need to bring anything along, just your attention, and hopefully some good questions!

Is this financial advice?

No. Whilst The Ink Group (through Ink Employee Benefits Ltd) is authorised and regulated by the Financial Conduct Authority, we do not provide any individual financial advice, we only advise employers.

This session is designed to give you information, guidance and signposting (to other sources of information / advice) where appropriate.

How long will the presentation take?

Normally presentations are between 30 and 60 minutes, including time for questions and discussion.

