

Things to consider before you decide to transfer



You shouldn't consider the above points alone, but instead relate them to your own circumstances. Please contact your current provider if you're uncertain of any of the features or benefits of your existing scheme. If you're unsure if transferring is right for you, please contact an authorised financial adviser.

The benefits of transferring to The People's Pension



Our annual management charge – with The People's Pension, there's an annual management charge made up of three elements:

- An **annual charge** which if you've been with The People's Pension long enough, we'll deduct from your pension pot during the scheme year. We'll only apply an annual charge if we calculate that you'll have a pot size of £100 or more after the charge is taken.
- A **management charge** of 0.5% of the value of your pension pot each year – just 50 pence a year for every £100 in your pension.
- A **rebate** on some of the management charge depending on how much is in your pot, helping you save more for later life. When you transfer in from another scheme, you may not be eligible to receive a rebate on the money transferred in until the next rebate period.

For more information, visit thepeoplespension.co.uk/charge

To find out exactly how much you're charged, please log into your online account and go to 'Manage my pension', followed by 'Charges'.



Simple – we automatically invest your money in our default investment option – the 'balanced' investment profile. But you can also choose from our two other investment profiles or self-select from our eight investment funds within your online account. Visit thepeoplespension.co.uk/investment-basics-pension for more information.



One pension pot – having just one pension can give you greater control of your money as you'll know exactly where all your savings are, making it simpler to make changes that meet your needs. With The People's Pension, you can keep that pot for life and even if you leave your current employer or become self-employed, you can continue to contribute to it.



In safe hands – The People's Pension is an authorised master trust scheme run by an independent corporate Trustee that has responsibility for looking after the scheme. The Trustee will ensure it is run in the best interests of its members, and in line with the rules and the law.



Accessible – our UK contact centre is open Mon-Fri 8.30am-6pm. We have an easy-to-use website and you can keep track of your pension in your online account or our app.



The People's Pension is administered by People's Partnership, a company that has been running pension schemes for over 40 years, and looking after its members for over 80 years.



The People's Pension doesn't charge for transferring in, but your old scheme might.



Did you know, you can access your account online or via our app?

Scan the QR code to download the app



Or to log in to your online account, visit: thepeoplespension.co.uk/logging-in

Neither the Trustee of The People's Pension nor People's Administration Services Limited are authorised to give you any advice about transferring money from another scheme. If you don't have a financial adviser you can find one by visiting Unbiased (unbiased.co.uk) or MoneyHelper (moneyhelper.org.uk). You should check the adviser is regulated by the Financial Conduct Authority (FCA) by visiting the Financial Services Register (register.fca.org.uk). This gives you greater protection if things go wrong. You may have to pay a fee for any advice you receive.

MoneyHelper can also offer free, impartial help on money and pension guidance, backed by the government.