Date:

[Title] [Initial] [Surname]  
[Address line 1]  
[Address line 2]   
[Town]   
[County]  
[Postcode]

Dear [Title] [Initial] [Surname]

How many pensions do you have? One, two, three… more?

You’re a member of The People’s Pension. If you’ve worked for different employers, you could have several pensions on the go. Keeping track of these could be simpler if you transfer them to The People's Pension. Don’t worry, the good news is that as a member of The People’s Pension, you can easily organise your other pensions into one place.

The best way to understand what you can do with The People’s Pension is to log in to your Online Account – just go to **www.thepeoplespension.co.uk/account**

If you haven’t already – set up your Online Account

It’s quick and easy to set up. When you complete your details, you’ll need to have the following to hand:

* Your National Insurance number (you’ll find this on your payslip)
* Your customer number (you can find this at the top of any letter we’ve sent you)
* Your personal email address and telephone number

A few simple steps later and you’re all set up!

What you can do with your Online Account

* Manage your pension savings like your bank account, including switching your investment choice.
* Change your selected retirement age and how your money is invested.
* Tell The People’s Pension who they should consider passing your savings to, if you die before taking your benefits – that could be people or organisations.
* Transfer other pensions into one place with The People’s Pension.

Why transfer your pensions?

* **Keep track of your pension savings** with a single annual statement.
* **Easily plan for your retirement** with everything in one place.
* **It could also save you money**. With The People’s Pension, you pay an annual management charge made up of 3 elements – an annual charge, an ongoing management charge of 0.5% (50p for every £100 saved) and a rebate on the management charge. The rebate level depends on how much is in your pension pot. However, 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. The cash value of the money transferred in will be included in subsequent rebate periods. For more information, visit: **www.thepeoplespension.co.uk/mycharges**

To find out exactly how much you’re charged, please log into your Online Account at **www.thepeoplespension.co.uk/accountaccess** and go to ‘Manage my pension’, followed by ‘Charges’.

Make sure it’s right for you  
If you like the sound of simplifying your pension savings, they’ll do all the work for you. But it’s important that you’re sure this is the best option for you. If you’re unsure about transferring, you may wish to speak to your financial adviser. If you don’t have an adviser, you can find one at **www.unbiased.co.uk**. See enclosed details from The People’s Pension about transferring your money.

**So don’t delay**, get on top of your pension savings now – **www.thepeoplespension.co.uk/account**.  
Could you have lost a pension?You’ll probably have several jobs in your working life and accumulate several pensions along the way. Sometimes it’s too easy to lose track of these different pensions. According to the Association of British Insurers and the Pension Policy Institute, an estimated 2.8 million lost pension pots could remain unclaimed, amounting to almost £26.6bn\*. Could you have a pension you don’t know about?

Contact MoneyHelper at **www.moneyhelper.org.uk** and they may be able to help you find a lost pension.

Yours sincerely

[Employer name]

[Title]

\* **www.abi.org.uk/news/news-articles/2022/10/call-on-uk-retirement-savers-to-take-action-on-26.6bn-in-lost-pensions**

LE TPP 0088.0823