# **Sample member communication content: Combining pension pots**

To help you communicate details about your Aegon workplace pension scheme to employees, we’ve produced this sample copy for you to use.

We’ve taken all reasonable care to make sure the information is accurate at the time of issue, but we don’t accept liability for any consequences resulting from its use.

There are certain rules you must follow when promoting your company pension scheme to your employees. You can find out more about these on [The Pension Regulator’s website](https://www.thepensionsregulator.gov.uk/en/employers/managing-a-scheme/communicating-with-your-scheme-members).

Title for content / email subject line: Take control of your pension today, to enjoy your retirement tomorrow

Include for email: Hello <forename>

It’s important to think about how you want your life to look when you come to retire – from your day-to-day spending such as your groceries to holidays and enjoying days out with friends and family.

Taking more control could help you monitor your retirement savings to make sure you're aiming for the retirement you’d like to achieve.

Whether you’ve already worked at a few places, or you’re just starting out, chances are you’ll accumulate a few different pension pots throughout your career. If you have several pension pots from different providers, you can leave them where they are, or you can consider bringing your pension pots together.

Understanding where your all-important retirement savings are and what they all add up to could give you:

* **Control** - may make it easier to view and manage your money, to help you reach your retirement savings goals.
* **Fewer charges** - multiple pension pots could mean you’re paying multiple charges. Combining into one pot means one set of charges - making it easier to see what charges you’re paying and potentially saving money if your charges are higher in plans elsewhere.

It’s your choice, however combining pension pots isn't right in all circumstances, and there are a number of things to consider.

a Features and benefits - check if combining your pension pots will mean you lose valuable features, protections or guarantees you may have with other pension providers.

a Charges and fees - check the charges you're paying other pension providers and if you'll be paying more or less by combining them into one pot.

a No guarantees - the value of your pension pot after transfer can still fall as well as rise and isn’t guaranteed. The final value of your pot when you come to take benefits could be less than has been paid in.

a Investment funds - any new investment funds you move your pension pots into will have their own set of risks that will be detailed in the fund information available to you.

Our pension provider Aegon has given us access to the [Aegon Assist team](https://www.aegon.co.uk/support/aegon-assist.html) who provide help if you don't have an adviser and need guidance if you're looking to combine your pension pots. They won’t be able to give you financial advice, but they can give you information to help you make your own decisions.

[Find out more if this is right for you](https://www.aegon.co.uk/index.html)

You can also speak to {our scheme adviser contact details} {a financial adviser, there may be a charge for this. If you don’t already have an adviser you can find one through [MoneyHelper](file:///C%3A%5CUsers%5Clostrach%5CAppData%5CRoaming%5CMicrosoft%5CWord%5CIf%20you%20haven%E2%80%99t%20done%20so%20already%2C%20get%20started%20today%20and%20activate%20your%20account%20-%20it%20only%20takes%20a%20few%20minutes.%20You%27ll%20need%20your%20account%20number%20and%20your%20National%20Insurance%20number).

Wherever you are in your retirement journey, we want to help make it as easy as possible for you and remember these are your retirement savings, it’s important you manage them.

For any more information or help, please contact <HR>

**Sign off/Sample Name**