# **Sample member communication content: How employees can review their investment choices**

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: Plan for the retirement lifestyle you’re aiming for

Include for email: Hello <forename>

Your retirement savings depend not only on how much you save, but also on your investment choices. It's a good idea to keep track of your pension, especially as you get closer to retirement, as you may find you want to take your retirement savings in a different way. It’s also important to make sure you are happy with your target retirement age, as this may impact your investment strategy.

**Your investment options**

If you don’t choose where to invest your pension, you'll automatically be invested in what’s known as the default fund <enter the name of the fund>. This is an investment fund chosen by us, as we believe it’s the best fit for <all employees/employees of business name>

A default fund aims to grow your savings early in your career, automatically adjusting over time to investments that are considered lower risk as you near retirement. Default funds are ideal for those who prefer a hands-off approach to saving for retirement. However, they don’t take into account individual circumstances or specific retirement plans, so it’s important to ensure your investment strategy aligns with your financial goals, as you may find you want to take your retirement savings in a different way.

Please remember that the value of an investment can fall as well as rise and isn’t guaranteed. The value of your pension pot when you come to take benefits may be less than has been paid in.

[**Log in**](https://retiready.co.uk/public/sign-in.html?_ga=1.48935726.943732361.1430902035) to your account to find out which fund or funds you're invested in, check your investments, or make changes.

If you decide the default option isn't right for you, perhaps because it takes more or less risk than you're comfortable with, or because it's targeting an outcome that doesn't suit you, there are [**other fund options**](https://www.aegon.co.uk/customer/investment-choices/through-the-workplace/aegon-retirement-choices) available.

[**Log in**](https://retiready.co.uk/public/sign-in.html?_ga=1.48935726.943732361.1430902035) to your account to review:

* Your account overview, including current value, recent transactions and investment performance.
* Important documents related to your pension and investment options available to you.
* A range of educational resources, videos and guides to help you understand your pension and make informed decisions.
* Information on how to contact the Aegon support team for further assistance.

If you’re not sure if a particular investment fund, or switching funds is right for you, please speak to a financial adviser, there may be a charge for this. If you don’t already have an adviser you can find one through [MoneyHelper](https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser).

If you haven’t done so already, get started today and [activate your account](https://retiready.co.uk/public/getstarted.html) - it only takes a few minutes. You can find your 10-digit unique activation code on the email or letter Aegon sent you to welcome you to Retiready. If you can't find this code, [chat to Aegon online](https://retiready.co.uk/public/getstarted.html) or call Aegon on 03456 100 072. Call charges will vary.

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**