# **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>

The contributions paid into your pension plan are invested in investment funds. The fund(s) you invest in can make a big diﬀerence to the amount you’ll have to live on in retirement. That’s why it’s so important you regularly review your investment choices in your workplace pension and you’re happy with the investment fund(s) you choose. Especially as your circumstances change or you get closer to accessing your retirement savings.

**The default investment fund**

If you've not chosen your own investment fund, you'll 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>. We have a duty to regularly review the investment fund to make sure it remains appropriate. If you’re happy for your contributions to continue to be invested in the default investment fund you don’t need to do anything. However, if you want to have a more hands on approach to where your money is invested, [Aegon offers options for you.](https://www.aegon.co.uk/workplace/members/investment-choices/workplace-solutions.html)

Considering your options can also help you feel more in control – which can help give you reassurance you’re aiming for the retirement lifestyle you’d like to achieve.

Log in to [Retiready](https://retiready.co.uk/public/sign-in.html) at least once a year to review and check:

a Your plan’s investment performance

a If you wish to switch your existing fund into a new investment

a Your investment fund factsheets

The value of investments can fall as well as rise and isn’t guaranteed. The final value of your pension pot when you come to take your benefits may be less than has been paid in.

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](file:///C:\Users\lostrach\AppData\Roaming\Microsoft\Word\If%20you%20haven’t%20done%20so%20already,%20get%20started%20today%20and%20activate%20your%20account%20-%20it%20only%20takes%20a%20few%20minutes.%20You'll%20need%20your%20account%20number%20and%20your%20National%20Insurance%20number).

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**