

# The essential to-do-list to power up your pension

We all know saving into a workplace pension is important. But did you know there are a few small steps you can take, that will help you take control of your savings and make your pension work even harder?

Simple steps like keeping track of your pension and checking your details are up to date are vital. That's why we've compiled a list of five small steps which could make a big difference to your savings tomorrow. To help you keep track of your workplace pension and take control today, fill in the boxes and keep this document somewhere safe.

My Fidelity reference number:



**Top tip:** If you don't know your reference number, you can find it on any pension-related letters or statements from Fidelity.

My planned retirement age:

Also, you can review and update your retirement age in PlanViewer: [planviewer.fidelity.co.uk](https://planviewer.fidelity.co.uk) at any time.

## 1. Register and log in to PlanViewer

PlanViewer lets you view and manage your pension online, so you can check your savings and make plans for your future. If you haven't signed up yet, it's quick and easy to get started and remember, you'll need your reference number and National Insurance number to do so. Head to [PlanViewer](#) or download our easy-to-use app.

Once you've registered, make sure to keep a note of your username (usually your email address) as you'll need this to log in:

Remember, keep your password safe. Don't write your password down or share it with anyone.

## 2. Make sure your contact details are up to date

Did you know, only 1 in 25 people<sup>1</sup> consider telling their pension provider when they move home? And people move home on average eight times in their life<sup>2</sup>. So it's important to keep your details up to date and let us know when they change. That way, we can continue to keep you informed of anything important relating to your pension.

You can check and update your details in [PlanViewer](#). Simply go to 'My profile' then 'Personal information'.



Home address



Personal  
email address



Phone

Don't forget you can log into [PlanViewer](#) via our app. It's the easy way to access [PlanViewer](#) and manage your workplace pension.



## 3. Check your selected retirement age

It's important to check your retirement age in **PlanViewer**, to make sure it still reflects your current retirement goals and plans. It's set automatically when you start saving into your pension, but you can choose an age that's right for you. The minimum age you can normally access your pension savings is 55, but this is due to rise to 57 in 2028. So the date you choose should fall after this.

The earlier you retire, the longer your savings will need to last. But delaying retirement by just 2-3 years could give your savings more time to potentially grow. The retirement age you choose is up to you, and you can change it as needed.



**Top tip:** You can easily change your selected retirement age through your **PlanViewer** account. Simply go to 'My profile' then 'Personal information'.

Have you checked your retirement age?

## 4. Nominate your beneficiaries

By nominating your beneficiary, also sometimes known as an expression of wish, you can make sure your loved ones benefit from your pension if you were to pass away.

It's quick and easy to do, and you can choose to nominate a person, divide your pension between family and friends, or give some or all of it to charity. You can also update their details or change your nominated beneficiary if anything changes.



**Top tip:** Simply log into **PlanViewer**, go to 'Manage my plan' then 'Update beneficiaries'. You'll then need their full name, date of birth and address. However, if your forms are all paper-based, you'll need to download one, print it out, fill it in then send it back to us.

Have you nominated a beneficiary?

## 5. Know how much you're saving

If you have a workplace pension, your employer will be contributing towards your pension savings. They may even match some of your contributions, if you make them. So it's good to keep an eye on exactly how much is going in and whether you're on track for the retirement you want.



Your contribution



Your employer's contribution



Total monthly contribution



**Top tip:** If you're not sure how much you should be saving into your pension, our tools and calculators are here to help. Simply visit [fidelitypensions.co.uk/tools-calculators](https://fidelitypensions.co.uk/tools-calculators)

Have you checked your contributions?

For more ways to keep track of your pension and other handy tools and tips, explore all of PlanViewer's features today. [Watch our short video](#) about how to make the most of PlanViewer and, ultimately, your workplace pension.

1. The Association of British Insurers (ABI), £19.4 billion of pension pots unclaimed, May 2020.
2. Home Estate Agents, the average Brit moves home around 8 times in their lifetime, February 2018.

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