

Pension Attention

Workplace Workout campaign
Client Preview



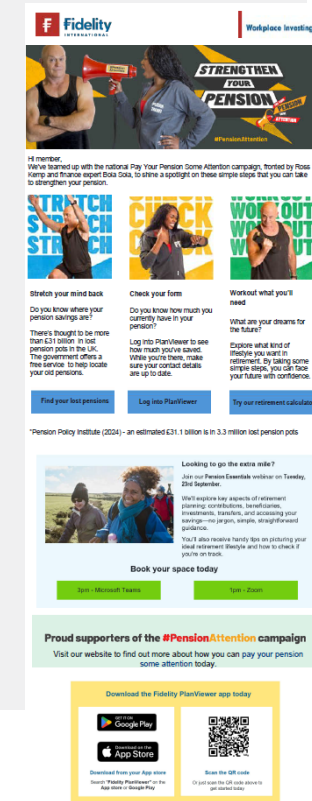
August 2025

Pension Attention member campaign

September 2025

This year, we are supporting the Association of British Insurers and Pensions UK (formerly the Pensions and Lifetime Savings Association) industry wide campaign that encourages savers to engage more with their pension. Our campaign aligns with the national campaign to encourage members to trace any lost pensions, check in to see what they've saved so far and work out how much they need to save for the future.

- ❑ **Audience:** All Workplace Workout members
- ❑ **Segmentation:**
 - Logged in vs non-registered members
 - Webinar and non-webinar versions
- ❑ **Timings:**
 - #PensionAttention email campaign – w/c 8th September
 - Virtual Pension Centre email invitation – w/c 13th October
- ❑ **Channels:** Email, employer assets, articles, web, PlanViewer, Virtual Pension Centre
- ❑ **Member actions:** Trace lost pensions, check in on pension using PlanViewer, explore our retirement calculator tool.



Take control of
your workplace
pension

I'm improving my
financial wellbeing

Primary small step:



Email 1: Pay your pension some attention!

W/c 8th September

Email creative | Webinar version

Member status segmentation: Logged in / not logged in



Hi member,
We've teamed up with the national Pay Your Pension Some Attention campaign, fronted by Ross Kemp and finance expert Bola Sola, to shine a spotlight on these simple steps that you can take to strengthen your pension.



Stretch your mind back
Do you know where your pension savings are?
There's thought to be more than £31 billion in lost pension pots in the UK. The government offers a free service to help locate your old pensions.



Check your form
Do you know how much you currently have in your pension?
Log into PlanViewer to see how much you've saved. While you're there, make sure your contact details are up to date.



Workout what you'll need
What are your dreams for the future?
Explore what kind of lifestyle you want in retirement. By taking some simple steps, you can face your future with confidence.

- Find your lost pensions
- Log into PlanViewer
- Try our retirement calculator

*Pension Policy Institute (2024) - an estimated £31.1 billion is in 3.3 million lost pension pots

Looking to go the extra mile?
Join our Pension Essentials webinar on Tuesday, 23rd September.

We'll explore key aspects of retirement planning: contributions, beneficiaries, investments, transfers, and accessing your savings—no jargon, simple, straightforward guidance.

You'll also receive handy tips on picturing your ideal retirement lifestyle and how to check if you're on track.

Book your space today

3pm - Microsoft Teams

1pm - Zoom

Proud supporters of the #PensionAttention campaign
Visit our website to find out more about how you can pay your pension some attention today.

Download the Fidelity PlanViewer app today

GET IT ON Google Play

Download on the App Store

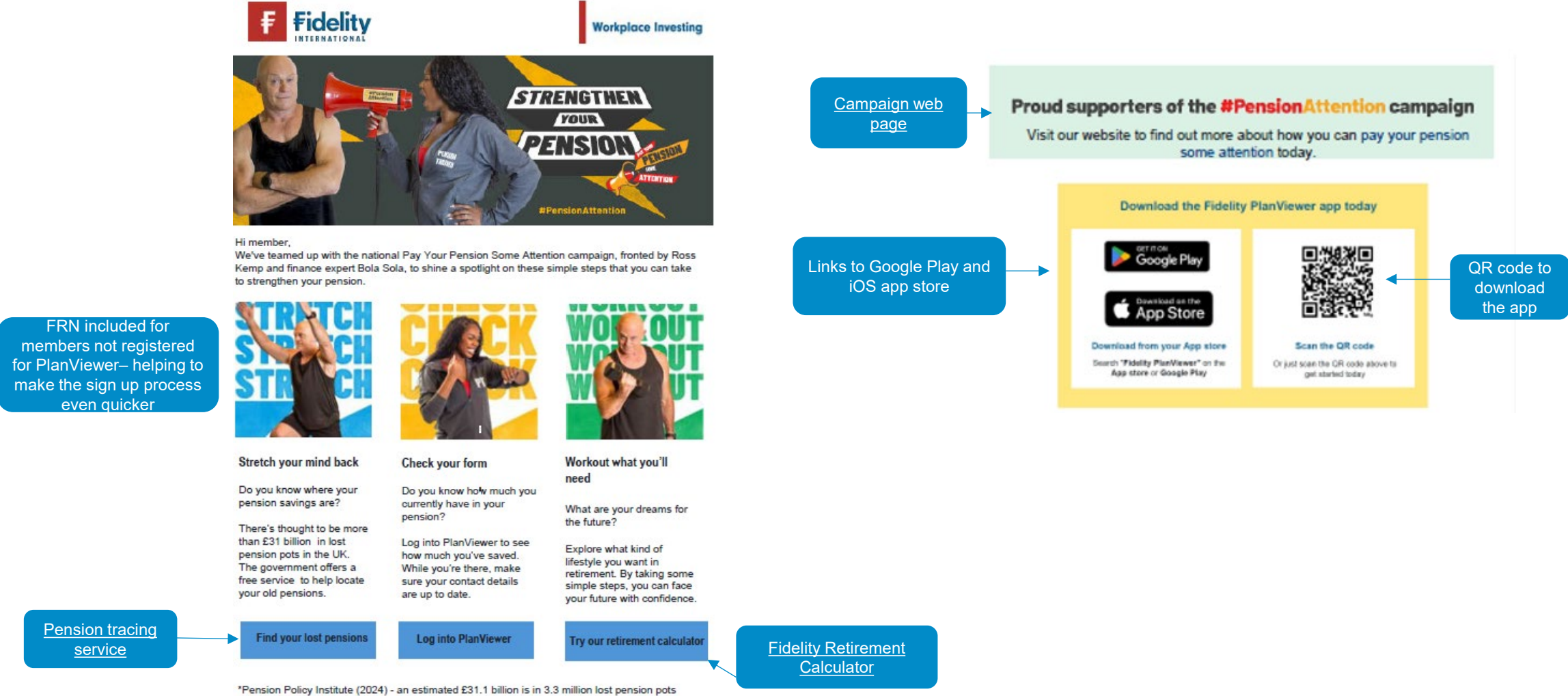
Download from your App store
Search "Fidelity PlanViewer" on the App store or Google Play

Scan the QR code
Or just scan the QR code above to get started today

Please note that the campaign material included is subject to final compliance approval.

Email creative | Non- webinar version

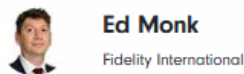
Member status segmentation: Logged in / not logged in



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What income might I get from a £250,000 pension?



Important information - the value of investments and the income from them, can go down as well as up, so you may get back less than you invest.



A pension pot of £250,000 might sound a lot of money but it's the sort of figure many people have in mind when they are saving for retirement.

But the size of the fund you build by the time you retire is only half the story - you need to know what level of income that gets you when you retire.

Here we'll try to lay out in simple terms what a pot of £250,000 translates into in retirement.

How much income would it get you, what will affect that, and how can you improve your chances of a better income?

Income options

There are now several possible ways to use retirement savings to generate an income and each has different implications for the amount you'll produce. We're talking here about money saved and invested inside a 'defined contribution' pension scheme. That could include workplace schemes or a [self-invested personal pension \(SIPP\)](#).

You can [read about the different income options here](#). These include buying an [annuity](#) - the financial product that takes your savings and provides a guaranteed income in return - as well as options that allow you to leave your money invested while you take income from them, including 'drawdown' income and lump sums.

Both drawdown and annuity options usually allow you to withdraw 25% of your pension fund tax-free (up to a limit - currently £268,275), with income tax applying on the rest of the fund. If taking lump sums, 25% of each withdrawal is tax-free with tax payable on the rest.

And remember - you don't have to pick just one method of accessing your pension cash - these options can be blended and changed over time to maximise your income tax efficiently. [An adviser can help with that](#).

How much can you expect?

Annuity income works differently from the other income options because you have to give up your savings in order to buy one. The benefits, however, are that the income an annuity pays is guaranteed for life and that, sometimes, better rates in financial markets which influence annuity returns can mean a higher regular income.

With a pension pot of £250,000, a tax-free amount of £62,500 could be taken and the remaining £187,500 used to buy an annuity. At current rates, the highest-paying annuity would generate an income of £10,748¹, based on a healthy individual aged 65, living in London and with a 3% increase in payments each year to mitigate inflation.

Because the price of annuities take account of your expected lifespan, people with health conditions could benefit from higher annuity rates.

To compare that with income from drawdown requires you to apply a withdrawal rate to your fund - the proportion which can be withdrawn each year to give you the maximum income possible while allowing your fund to last as long as you need it. It isn't always easy to do because investment returns mean the value of your pot will rise and fall in ways that are not predictable. It's also impossible to say exactly how long you will live.

Thankfully, a lot of work has been done to work out a sustainable rate of withdrawals based on analysing thousands of possible market scenarios. It has resulted in the '4% rule' - the conclusion that 4% annual withdrawals, updated each year with inflation, have been very likely to let your money last for at least 30 years.²

In the example of a £250,000 fund, assuming £62,500 (25%) was withdrawn tax-free, the remaining £187,500 would generate a regular annual income of £7,500, based on a 4% withdrawal rate. If you were to raise your starting withdrawal rate to 5% annual income would rise to £9,375 - but obviously raising the risk that your money runs out sooner.

Of course, in the case of both annuities and drawdown, it would be possible to bolster income levels further by using tax-free cash for this purpose.

How much will £250k get me in retirement?

Pension access	Starting fund	Tax-free cash	Annual income from remaining fund	Can you keep your money?
Annuity	£250,000	£62,500	£10,748*	No
Drawdown	£250,000	£62,500	£7,500 (4% withdrawals)	Yes
£9,375 (5% withdrawals)				

*Based on current annuity rates - 17.4.25 - HUB Financial Solutions - Healthy 65 year old living in London. 3% escalation.

It's worth remembering that, while income from drawdown appears lower than that from annuities, money in drawdown remains in your ownership and is available to use as you wish, including as inheritance to pass on after you die. Money used to buy an annuity is no longer yours, although some products will guarantee benefits are paid to loved ones after you die.

Moreover, the 4% rule is a very cautious estimate of sustainable withdrawals. Higher rates do raise the risk that your money will run out sooner, but only incrementally. For example, the same study which showed 4% withdrawals being sustainable in 95% of cases also showed that 5% withdrawals were sustainable in 85% of cases.

Regular checks on your drawdown fund - particularly in the early years of retirement - help to ensure your withdrawals are sustainable.

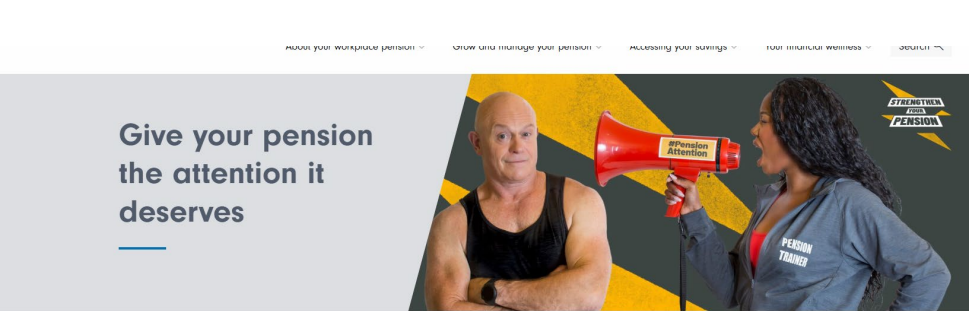
Achieving your £250k fund - or more

The more you have saved, the better your income in retirement will be. And the more visibility you have over your retirement saving, the more incentivised you'll be to up your saving to keep things on track.

It can really help to bring your retirement savings together in one place. If you find your pension money is split across several different workplace pensions from previous periods of employment, it can make sense to bring them together inside a SIPP. Here you'll be able to more easily see what you have saved, the investment return you're achieving and then add to the amounts you're saving if that's necessary.

Pension Attention webpage

Live w/c 5 Sept



Give your pension the attention it deserves

With life being so busy, you've probably got lots of priorities competing for your time (and money!). But it's important not to neglect future you. Our research shows that one in three people expect their workplace pension to be the most important source of income in retirement*. So look after your pension now and it will look after you in the future.

Proud supporters of the #PensionAttention campaign

We're proud to back the industry-wide #PensionAttention campaign, coordinated by the Association of British Insurers (ABI) and the Pensions and Lifetime Savings Association (PLSA). Together, our aim is to help the nation pay their pensions some attention. The ABI and PLSA have partnered with two campaign ambassadors to help achieve this: media personality Ross Kemp and money expert Bola Sol. Watch their videos below to learn how you can pay your pension some attention today!

Step 1: Find out if you have any lost pensions

If you've worked for more than one employer, it's likely you've already got more than one workplace pension. A great way to start paying your pension some attention is to track down your old workplace pensions to find out how much you've already saved - and make sure your details are up to date!

There are billions of pounds out there in lost pension money

Could some of it be yours? If you've worked for more than one employer, it's likely you've already got more than one workplace pension. Track down any lost personal or workplace pensions using the Government's free Pension Tracing Service.

[Find your lost pensions](#)

1

STRETCH

Stretch your mind back to any past employers or pensions.

2

CHECK

Check your form by logging into your pension accounts to see how much you've got.

Log in to your pension account

When life's busy, it's easy to dismiss your pension as something to think about later. But small things can add up to make a big difference to your future. Log in to your account to see how much you've saved, and what your Fidelity pension could be worth when you retire.

[Log in to PlanViewer](#)

Step 3: Picture your future self

Picture your future self

If you're worried about your current contributions won't be enough to meet your retirement goals, you're not alone - "insert new stat"

Increasing your monthly contribution by even just 1% could make a big difference to how much you have for retirement. See for yourself with our handy calculator.

[Get started](#)

3

WORKOUT

Work out how much you might need for your future.

Knowledge is power

Join our 'Pension Essentials' webinar

Learn the five important things to think about when planning for your future.

[View recording](#)

Join our Virtual Pension Center

Explore our Virtual pension center for an immersive learning experience.

Please note that the campaign material included is subject to final compliance approval.

Email 2: Virtual pension centre invitation

W/c 13th October

Virtual Pension Centre (VPC)

Our VPC provides an alternative digital solution to traditional face-to-face benefits fairs and presentations. We offer the use of a multi-purpose, multi-room digital 360-degree virtual platform to support members, in a similar way to an in-person event:

- Members can interact remotely with Fidelity via our 'Ask Fidelity' function
- Use of financial educational films, animations and articles
- Provides links to Fidelity content via our website and PlanViewer
- Hosts plan information and other relevant literature



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Virtual Pension Centre Invitation email

W/c 13 October



Workplace Investing



Hi Member,

We're excited to welcome you to our Virtual Pension Centre, designed to help you understand how to get the most out of your workplace pension. Whether you're getting started or planning your next steps, **pay your pension some attention** by exploring a wealth of interactive tools, videos, and articles tailored just for you.



Join our Virtual Pension Centre!

You can explore our Virtual Pension Centre any time you like **from today until date TBC.**



Get started

What you can expect from our Virtual Pension Centre



Learn the essentials of saving for retirement



Understand the power of small amounts



See tips on how to improve your financial wellbeing



Plan with our tools and calculators



Discover your options at retirement



Explore our #PensionAttention cinema room.

Proud supporters of the #PensionAttention campaign

[Campaign web page](#)

VPC live link

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Workplace Workout | Fidelity International Confidential Information | For schemes sponsors, trustees and their advisers' use only



Employer assets | To share internally with members

Pension Attention employer assets

Available from 21st August on the Fidelity content hub

Posters - available in A4 and A3 sizes



All assets under strict embargo until 5th September and must not be used after 27th October

Digital banners



Available in the following sizes

- 300 x 250
- 527 x 185
- 600 x 150
- 728 x 90
- 1200 x 535

Social/internal communications post wording

It's time to strengthen your pension. Take three simple steps now to plan for retirement. Stretch your mind back to track lost pension pots, check what's in them, and work out what you'll need in the future **#PensionAttention**

<https://bit.ly/4oM2qC6>

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Virtual Pension Centre Employer assets

Available from 29th September on the Fidelity content hub

Poster - available in A4, A3
and TV banner sizes

Pay your pension some attention
with **Fidelity's Virtual Pension Centre!**

Explore tools and resources to help you understand your pension and plan for your future - access our **Virtual Pension Centre 13 October 2025 to 24 October 2025**



scan me



Workplace Investing



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