

A new way to manage your pension

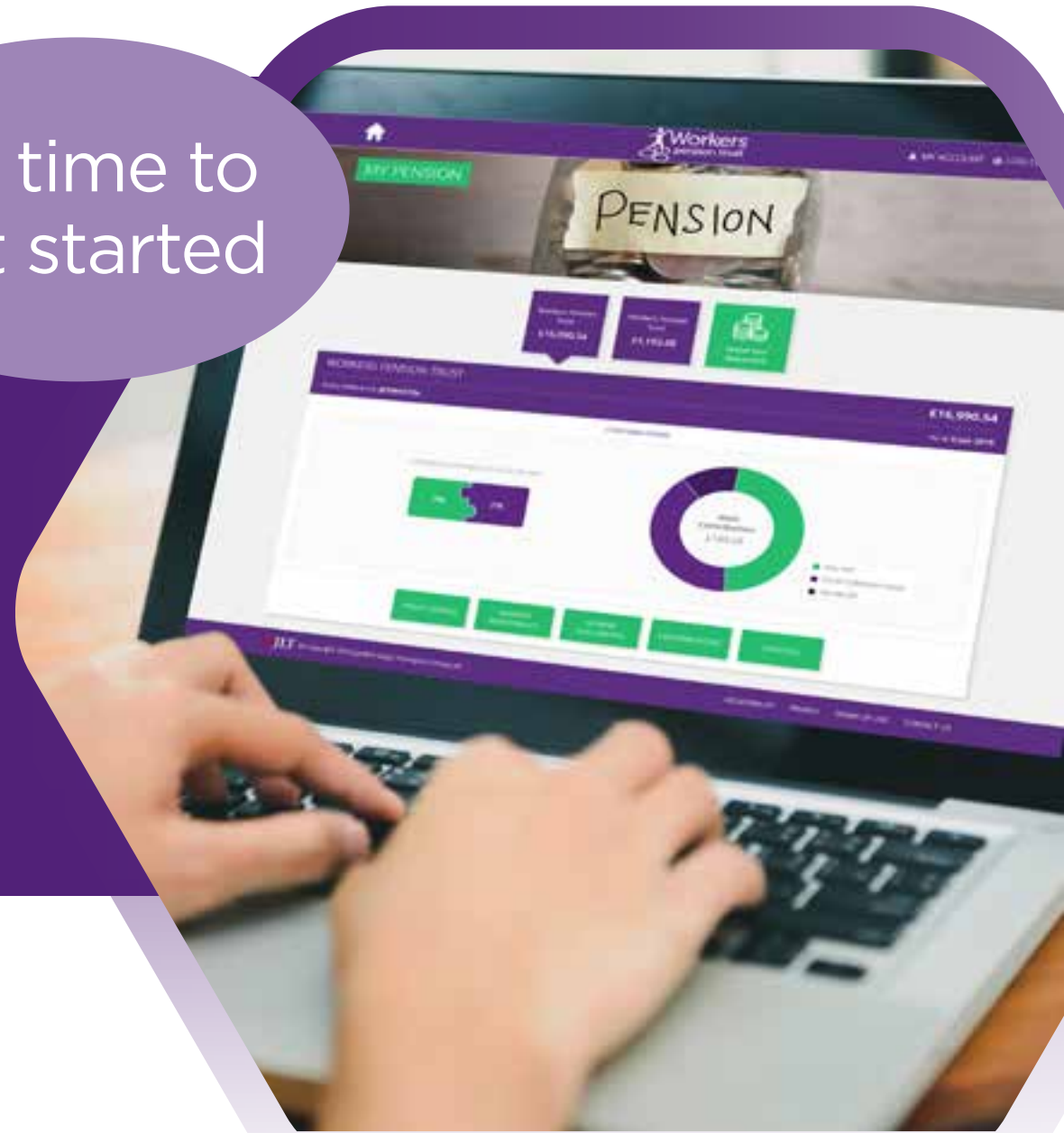


It's time to get started

Save...

Invest...

Enjoy...



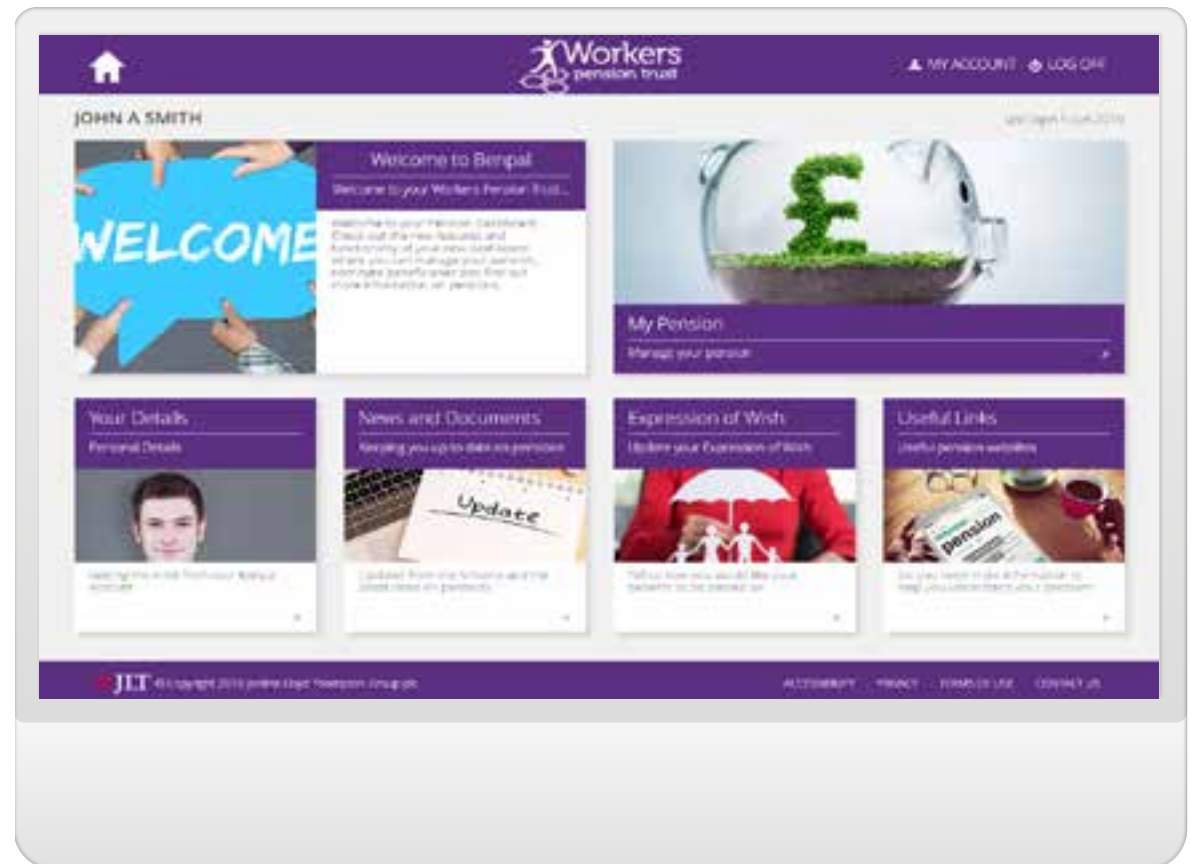
Welcome



We want you to make the most of the pension benefits available from Workers Pension Trust – so we have launched an exciting new online portal, called **Benpal**.

Benpal is a secure online system which gives you access to your pension and investments 24/7 – so you can now see how much your pension is worth in real time, and have total flexibility in managing your pension details.

Continue on to page 3 for help activating your new Benpal account...



Activating your Benpal account



You will receive activation details from Benpal Support, follow these instructions to activate your account. If your activation link expires, or you do not receive your activation details, contact Workers Pension Trust.

You can access Benpal from your computer or your smartphone at anytime. Once you have activated your Benpal account you can log on to <https://login.Benpal.com> using your personalised username and password.

If you have received an activation email simply copy and paste the URL above into your browser to get started.



Next steps



1 When activating your account, you will need to read and accept the Terms and Conditions of Use.

A screenshot of the "YOUR ACCOUNT" activation page. The page has a red header with the text "YOUR ACCOUNT" and "My account information". Below the header, there is a section titled "Terms & Conditions" with a paragraph of text and a green checkmark icon next to the text "I have read and agree to the terms and conditions". Below this, there is a section titled "Data Processing Notice" with another paragraph of text and a green checkmark icon next to the text "I acknowledge the above statement". A green "SIGN IN" button is located at the bottom right of the page.

2 You will need to confirm your Date of birth and National Insurance Number to activate your account.

A screenshot of the "FIRST LOGIN" verification page. The page has a red header with the text "FIRST LOGIN" and "Verify Personal Details". Below the header, there is a section titled "Please enter the following details to verify your identity:" with two input fields: "National Insurance Number *" and "Date of Birth *". The "National Insurance Number" field contains the value "N534068". The "Date of Birth" field contains the value "10/11/1988". A green "NEXT" button is located at the bottom right of the page.

Next steps



3

You will be asked to choose a memorable username and password. Your password needs to be at least 8 characters and must include at least; 1 uppercase letter, 1 lowercase letter and 1 number.

A screenshot of the "FIRST LOGIN" page. The header is red with the text "FIRST LOGIN" and "Set up account details". Below the header are three input fields: "Username *", "Password *", and "Confirm password *". A green "NEXT" button is located at the bottom right of the form.

4

Once logged in you can view your pension and make use of the Bepal tools, such as the pension modeller. Go to page 8 for more information on what the modeller can do.

If you receive a letter with your activation code you will need to enter <https://benpal.com/activate> into your browser on your computer.

Then follow steps 1 to 4, however you will have an additional step (see below) where you will need to enter your activation code.

A screenshot of the "FIRST LOGIN" page. The header is red with the text "FIRST LOGIN" and "Activation Code". Below the header is a text prompt: "Please enter your 10 digit activation code that you received in your welcome letter". There is an input field for the "Activation code". Below that is a "Security check" section with a checkbox labeled "I'm not a robot" and a CAPTCHA logo. A green "NEXT" button is located at the bottom right of the form.

What can I do on Benpal?



Benpal makes planning and controlling your pension straightforward as it's all done online. You can:

- Access your pension online 24 hours a day, 7 days a week.
- Nominate your beneficiaries online.
- Request pension illustrations.
- View and manage your investment choices online.
- Keep up to date with your pension and fund performance.

The Benpal pension modeller is a powerful yet easy to use tool. You can use it to see the impact of contributing different amounts.

- See the impact on your projected benefits based on the amount you invest and the age you plan to retire.
- Compare the before and after cost to you of contributing more or less.
- Add the value of an existing pension plan to see what your total benefits might be.

Go to page 8 to find out more about the pension modeller...

Remember to nominate your beneficiaries

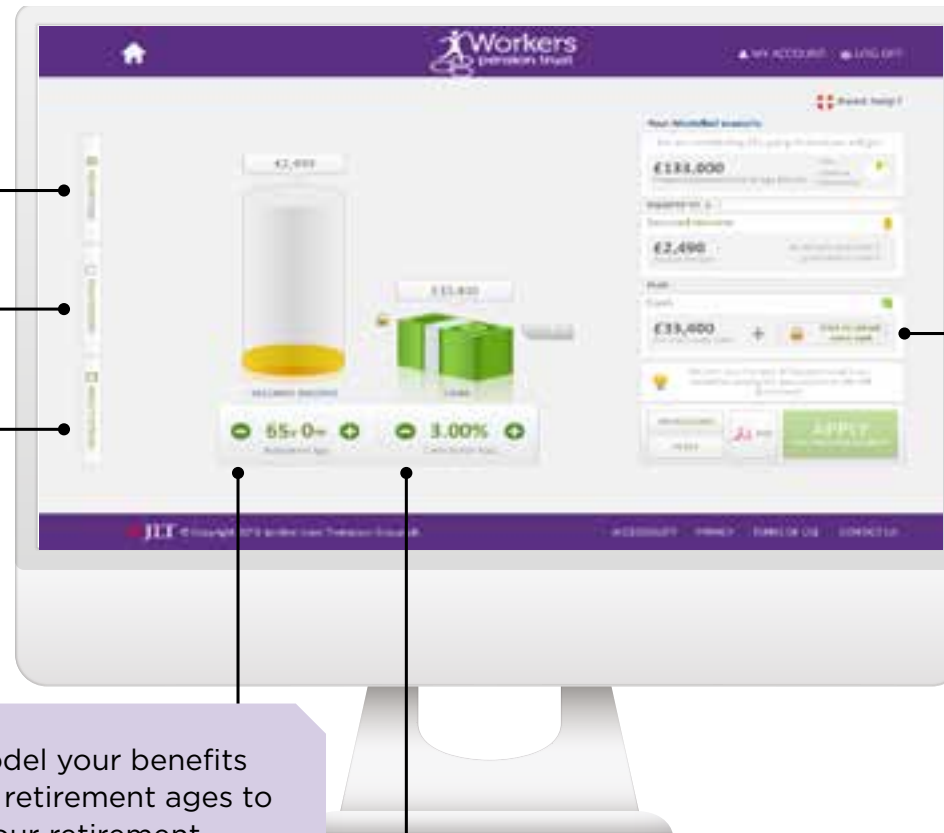
The Trustees will use this as an indication of who should be taken into account to receive a payment in the event of your death.

In the **'My Account'** section, click on your personal details and select **'My Beneficiaries'**. Then simply follow the online instructions to add the beneficiaries and percentage allocation you wish them to receive.

Pension modeller



The modeller allows you to pick different assumptions, add additional pensions and change annuity options to tailor your needs at retirement.



Save or Print different scenarios and compare forecasts with your advisers.

You can model your benefits to different retirement ages to help plan your retirement.

See what effect changing your contribution rate and retirement age have on your projected pension. *To change your pension contribution rate, please complete the Contribution Change Form and contact your payroll team.*

Please note the modeller does not provide calculations for annual allowance and income drawdown.



Got any
questions?

Contact Workers Pension Trust on:

028 90877142

(Mon-Thurs 9:00am to 5:00pm, and Fri 9:00am to 4:30pm)

Or email us at

info@workerspensiontrust.co.uk



Please remember to update Benpal with your email address.

We will use this to communicate with you via Benpal, including sending you automated notifications when your benefit statements are available online.

