

July 2023

Welcome!

We hope you are keeping well as we continue to support you in saving for your future in these somewhat challenging times.

Please do consider carefully any action you might take with respect to pension contributions and pension savings as they are for you to enjoy in your retirement.

We have decided to send you two shorter newsletters this year – this edition contains information about how you can manage your CRISP account online or 'on the go', saving for your retirement, information about the Trustees, as well as other pensions news. The second newsletter issued later this year will provide an investment update.

We hope you find the format and content of this newsletter helpful and please do email us if you have any feedback or questions.

Nigel Palmer **Chairman of the Trustees**

pensions@compass-group.co.uk

Your Trustees

We are delighted to have welcomed James King as a Company Appointed Trustee to the Board in April, along with Helen Javanshiri and Rachel Morgan who were appointed following the member nominated election process. We are also delighted to welcome back Allan Walton who was re-elected as a Member Nominated Trustee. They are all looking forward to running CRISP in your best interests. Click [here](#) to find out more and to meet your Trustees.

MyWorkplace

Manage your CRISP pension quickly and easily and get instant, up to date information at a glance.

First you need to register for MyWorkplace via the website [here](#). Once you've registered via the website, you will be able to login through the app.

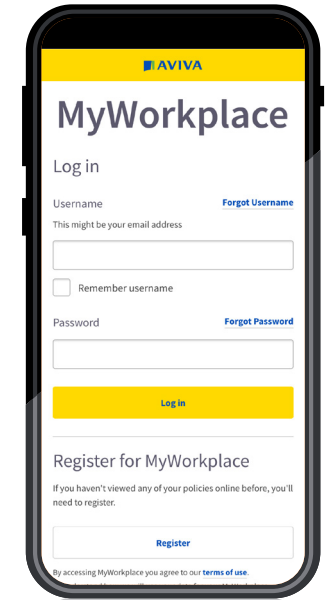
Download the MyWorkplace app from the App Store or Google Play using the QR codes below.



App Store



Google Play



Via the MyWorkplace website or app you will be able to:

- Update your personal details
- Add and update your beneficiaries
- Check and update your selected retirement age
- Choose and switch your funds
- Get an up to date valuation
- Use tools to see how your pension is performing

Need help? Click [here](#) for a guide to take you through the MyWorkplace website and the MyWorkplace app registration steps.

If you have any issues registering on either the website or the app, please contact Aviva on **0345 604 9915**.

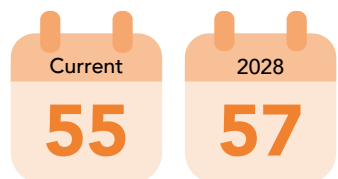
Pension allowance changes

In the March 2023 Budget, the Government announced important changes to pension allowances. You can find a summary of the changes on the Compass Pensions website [here](#).

For more general information, visit the Government's website [here](#).

Increase in early retirement age

The Government is set to increase the earliest age that you can take your pension, from age 55 to age 57, from 6 April 2028. This will bring it into line with the Government's plans to keep the minimum pension age 10 years earlier than the State Pension Age.



Are your expression of wish details up to date?

It's important that your expression of wish details are up to date, so that if you were to die, we can take your wishes into account when paying out any benefits due.

Please review and, if necessary, update the beneficiary information held on your CRISP account through the [MyWorkplace](#) website or app.

See what your retirement might look like

Knowing how much is going into your pension is key to knowing whether you are on track to meet your retirement dreams or whether you need to review your plans. Even a small boost to your pension pot in early life could give you tens of thousands of pounds more in later life.

The Pensions and Lifetime Savings Association's Retirement Living Standards can help you get an idea of what kind of lifestyle is possible in retirement, and the estimated income needed for it. To see what your lifestyle could look like and for more information, visit the retirement living standards [website](#).

Considering updating your selected retirement age?

Please note that updating your selected retirement age may result in switching where your funds are invested.

For more information, refer to the first paragraph on the right hand side under 'What you need to do' on page 7 of the Investment guide available [here](#).

If you have any questions, please contact Aviva on 0345 600 6303 or by email at mymoney.questions@aviva.com

Don't get scammed

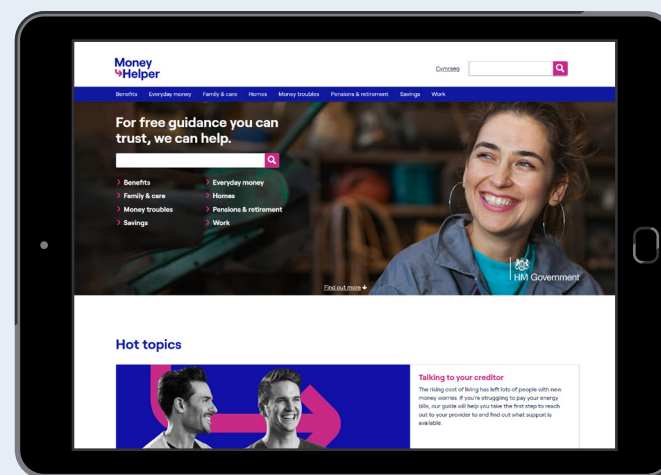
Be extra vigilant of pension scams

A pension scam is where fraudsters convince members to transfer their pension, perhaps into bogus investments that will never meet their promises or into arrangements that have high hidden charges. They may even just steal your savings altogether. If you are thinking about transferring your pension, please be extremely cautious and make sure you visit [ScamSmart](#).

Getting advice that is personal to you

Qualified financial advisers are the only people who can give you advice and recommendations based on your personal circumstances and finances.

You can find a local FCA-regulated financial adviser on MoneyHelper's [Find an Adviser](#) page.



Contact us

pensions@compass-group.co.uk

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