



Workplace Investing



Although the world around us is always changing, it's important to focus on the things we can control rather than those we can't. Like taking small steps now to help you feel more prepared for retirement.

To help with this, we've gathered three practical tips to get you started:

1. Track your progress so far

See if you are on track to meet your savings goals using [myPlan](#). And if you're not sure how much you'll need, or your plans have changed, our [retirement calculator](#) is there to help.

2. Make the most of your pension

Track down any other pension pots you've built up over the years and consider if you want to [bring them together, into one pension](#). You should also make sure to [maximise your allowances and benefits](#).

3. Know your options

There are different ways you can take your income in retirement, as well as different options for making the most of any money still invested. [Explore which options would be best for you](#).

Remember, if you're unsure about any of the options available to you at retirement and would

like to find out more about your pension, you can call our Workplace Investing Service Centre for help on 0800 3 68 68 68.

You can also contact the government's Pension Wise service which offers free, impartial guidance to help you understand your options at retirement. You can access the guidance online at pensionwise.gov.uk or over the telephone on 0800 138 3944.



Top tip

Make sure your personal contact details are up to date in [PlanViewer](#). That way, we can keep you informed of anything important relating to your pension, and you can continue to keep track of your retirement savings.

[Manage your details](#)

Important information – all of the retirement income options may not be available through your workplace pension. You may need to move your pension in order to take an income in the way that best suits you. Withdrawals from a pension product will not normally be possible until you reach age 55.

It's important to understand that pension transfers are a complex area and may not be suitable for everyone. Before going ahead with a pension transfer, we strongly recommend that you undertake a full comparison of the charges, features and services offered.

The value of investments can go down as well as up, so you may get back less than you invest. This information is not a personal recommendation for any particular investment. If you are unsure about the suitability of an investment you should speak to an authorised financial adviser. Past performance is not a reliable indicator of future returns.



For the latest news and insights into the world of your pension, visit our website retirement.fidelity.co.uk



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