Smart Pension

Member guide

June 2020

Introduction

This member guide is designed to help you understand how your Smart Pension account works, and to provide you with relevant information, so you can make important decisions with confidence.

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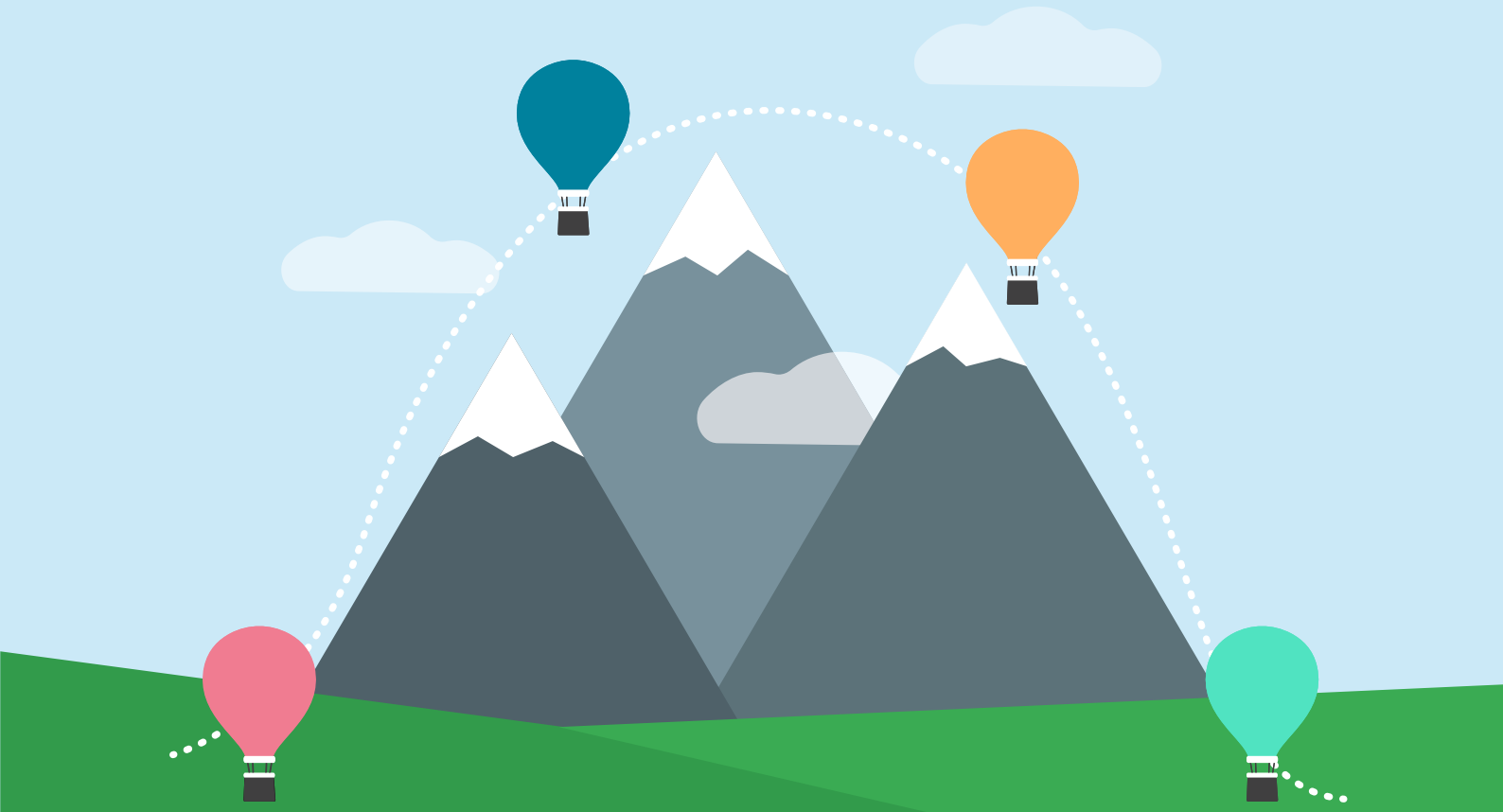
Your pension savings journey

To help you find the information that is relevant to you, we've split this guide into four phases. These run from joining your scheme through to taking your pension savings. Click on a section to find out more.



Starting your journey

Building your pension savings

Approaching retirement

Taking your pension savings

Starting your journey

- where do you see yourself when you retire?
- where does your money go?
- how much tax do you pay?

Why should I save?

What is your retirement dream?

Whether you see yourself drinking cocktails on the beach or spending more time with your grandchildren, we all need to be mindful of how we can reach these goals.

The savings reality

As a population, we are generally living longer, but we are saving less. As such, millions of people aren't putting aside enough money to enjoy life when they stop work, so the government wants to encourage people to save. Like many thousands of employers, yours has chosen Smart Pension to run its pension savings arrangement. You have your own Smart Pension account within that, topped up each month with the money you and your employer contribute.

How do I join?

> £833
Earnings per month

If you're aged over 22 and below State Pension age (currently between 65 and 66), and you earn more than £833 per month or £192 per week (for the 2020/21 tax year), you qualify to join the pension scheme, and your employer will automatically sign you up. You don't have to do anything.

> £520
Earnings per month

If you aren't signed up automatically, you can still join the scheme through your Smart Pension account or by emailing us and you can benefit from an employer contribution, as long as you earn more than £520 per month or £120 per week. You must save at least the minimum contribution rate each month, and your employer must pay into your Smart Pension account as well.

If you are contractually enrolled this will be as per terms of your employment contract.

< £520
Earnings per month

If you earn less than £520 a month (£120 a week) you can ask your employer to join the pension scheme, but they do not have to pay into the scheme as well.

How much do I pay?

The amount of money you and your employer pay towards your future can vary depending on your employer's contribution structure. However, there is a minimum level that your employer has to pay.

Employee contribution

Employer minimum contribution

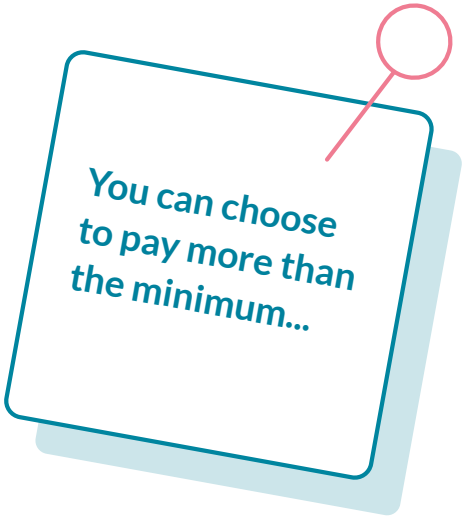
Total minimum contribution

What are the current minimum contribution levels?

On 6 April 2019, the total minimum pension contribution increased to 8%.

Remember, depending on your employer these rates may vary. Some will pay more than the legal minimum. However, they must always meet the total minimum contribution.

You can choose to pay more than the minimum, but your employer does not have to.



Where does my money go?

The money you and your employer contribute is put into your Smart Pension account.

How does my pension savings account work?

1. Your contribution, tax relief from the government and your employer's contributions
2. We've added your contributions
3. Invested in our default investment strategy or a self-select fund of your choosing.
4. [+/- investment choosing growth/loss]
5. *We collect a fee for managing your pension savings directly from your fund.
6. The money in your Smart Pension account is updated in real-time.

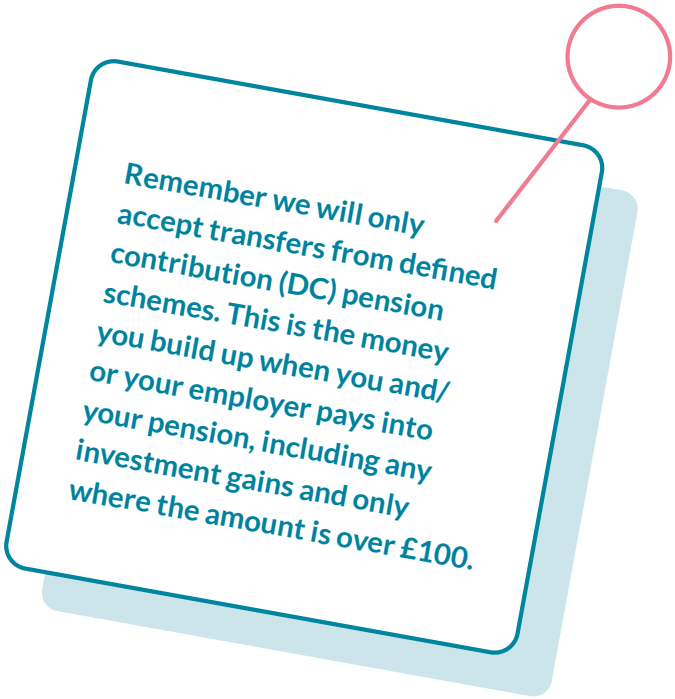
*You could be charged a reduced investment fee but with a small monthly flat fee, depending on which version of our contract your employer has chosen as most suitable for their employees.

Can I transfer in my other pension savings?

Having your pension savings in one place could make them easier to manage. However, there are a few things you need to consider before making a decision to transfer your other pension savings to the scheme, including:

- the charges for each pension plan
- whether there are any penalties for transferring
- whether there any benefits or guarantees you may lose if you do decide to move your money
- what retirement options are available – these can vary depending on pension provider

To find out more information about transferring your pension savings, visit **www.smartpension.co.uk/member**.



How much tax do I pay?

If you are a UK taxpayer, you'll get tax relief on your contributions up to 100% of your earned income, provided your contributions and any other pension saving schemes do not exceed the maximum allowed (known as the annual allowance). This is normally £40,000 a year, except for very high earners and people who have started to take some money out of their pension accounts.

You won't get any tax relief on any contributions you make to your pension savings account after your 75th birthday.

We accept contributions through a net pay arrangement. This means contributions are taken from your pay before tax has been calculated. This means you only get taxed on what's remaining, so you are able to get any tax relief straight away.

We are not able to accept contributions through a relief at source (RAS) arrangement but this may change in the future.

Your employer can also use

Salary sacrifice - This is an arrangement that some employers may make available to employees (this is sometimes referred to as salary exchange). The employee agrees to reduce their earnings by an amount equal to the employee's pension contributions, which are then paid by the employer instead. Using salary sacrifice means that the employee and employer pay lower national insurance contributions.

What you should consider

These tax arrangements may affect you in different ways depending on your level of income.

As we operate a net pay arrangement, this means that you get full tax relief unless you don't pay tax, for example because you earn less than the starting rate for income tax.

Under a net pay arrangement, if you earn less than £12,500 you may be disadvantaged as you won't receive tax relief on your contributions as your earnings are below the starting rate for income tax. This doesn't affect the amount of money that goes into your pension scheme, but it will impact your take-home pay compared to a scheme using relief at source (one where an employer deducts contributions after tax has been collected).

These tax figures and allowances are for the 2020/21 tax year.

Can I opt out?

If you have been enrolled but don't want to join the pension scheme, you are able to opt out. You can do this by signing in to your Smart Pension account, selecting **Account** and then **Manage Membership**, or by calling us.

If you opt out of the pension scheme within one calendar month, you will receive a refund for any money you have already contributed. This excludes your employer's contribution and any tax relief.

You can still stop contributing after this time, but your money will remain in your pension savings account.

Things to note:

- Your employer may be required to re-enrol you should you meet the eligibility criteria, but you will be told about this and will get the option to opt-out again.
- You can rejoin at any time, although your employer may decline your request if you leave and try to rejoin multiple times within a twelve-month period.

If you have been contractually enrolled, you will not have opt out rights but you can choose to leave the scheme.

If you are unsure about how your employer pays your contributions, you should speak to your HR or payroll adviser.

Building your pension savings

- monitor your pension savings and make important decisions, with online access to your Smart Pension account 24 hours a day
- choose your own investments or let us choose for you
- give your savings an occasional boost
- how safe is your money?
- assess your attitude to risk
- transfer your pension savings if you change jobs

Ayaz is 38 and making progress in his career

“I’ll admit that, if auto enrolment hadn’t come along, I probably wouldn’t have got round to saving anything for my pension. The fact that I’ve now got a Smart Pension account means that I take more notice of what I’m putting away each month, and I might increase my contributions by a few pounds because even a little extra will make a big difference further down the line. I know my money will be safe, and I can take my pension savings with me to a new employer.”

Managing your Smart Pension account

To help you stay in control, you have instant access, 24 hours a day, to your Smart Pension account, through the member website and our app. We are one of the few providers that allow you to use simple voice commands with Amazon's Alexa and Google Home, to do everything, from checking the balance of your account to seeing how much your employer has added to your pension savings.

You'll easily be able to:

- read messages and send messages to us
- update your contact details
- increase your monthly contributions
- see how much you've saved so far
- check how much your employer has paid into your account
- opt out or ask to join
- cease membership
- choose where your money is invested
- complete an expression of wish form
- change your retirement age

We will tell you how to access your Smart Pension account by email or a letter from your employer.

You can see a real-time value of your pension savings by downloading the Smart Pension app or by visiting www.smartpension.co.uk/member.

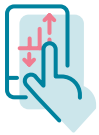
How is my money invested?

We offer two approaches to investing your pension savings: we can manage your investments for you, or you can do it yourself.

Investments we manage for you

Investment strategies

We have some investment strategies that you can use, with a mixture of investments to choose from. As you get closer to retirement, we will automatically move your investments into funds that have a lower risk and are therefore less likely to fall in value. You should let us know when you plan to retire, and keep this updated in your Smart Pension account, so that your investment strategy is appropriate for your planned retirement age.



Investments you can manage yourself

Choose your own investments

You don't have to use one of our investment strategies. You can choose your investments from our selection instead. In this case, you will need to choose the mixture of investments yourself and keep an eye on them, changing them if you consider it necessary to do so.

How do I choose how my money is invested?

You can choose where your money is invested through the Smart Pension member app or in your Smart Pension account. When you've signed in, you will find the Investment guide, which will take you through all of the investment options that are available to you.

Remember, choosing your own investment options isn't for everyone. If you don't feel confident making a decision on your own, you can leave it to our team of investment experts.

We will invest your money automatically (if not told otherwise) into the default investment strategy, Smart Growth Fund – Moderate Risk*.

*If you are GenLife member, please see your Investment guide within your Smart Pension account.

How much we charge you

We charge you a fee for managing your Smart Pension account. This fee will include an investment charge that could vary depending on your investment choice. You could be charged a reduced investment fee but with a small monthly flat fee, depending on which version of our contract your employer has chosen as being most suitable for their employees.

If you would like to find out more about what investment charge you are currently paying, or would like to know more about the investment options available to you, please see the Investment guide which can be found in your Smart Pension account.

If you would like to find out whether you are also charged a monthly flat fee, sign in to your Smart Pension account.

How safe is my money?

Your money is currently invested in funds managed by Legal & General Investment Management and HSBC. The trustees conduct regular reviews of both the security of your pension savings and the managers who invest them on your behalf.

Risk and reward

An investment is something that you buy because you hope you can make a profit on it. An investment's value will go up and down over time – no one can be sure what it will do over a short period, but over the longer term you can expect it to increase. Generally, those investments that can go up the most can also fall the most.

The following table shows the main risks that you face when you invest for later life.

You will get an annual pension statement with details about your Smart Pension account. It will show you the money you've paid in and how much you've saved so far.

Risk	Description
Investment	Your investments may not grow as much as you need, or they may shrink. As such, you may not have as much at retirement as you want.
Inflation	Your investments may not keep pace with rising prices (inflation), which means that your money won't buy as much when you retire as it would now.
Conversion	You could get less money than you expect when you withdraw it from your account, because your investments don't match your plans. For example, if you want to buy a guaranteed income, the cost of that income could have increased, but your investments might not have grown as much, so you will end up with less income.

Attitude to risk

Each one of us has a different attitude to risk. It's helpful to know where you stand, so the following questions might prove useful:

- Will you have income from other sources as well as your workplace pension, such as State Pension or income from property or other investments, when you retire?
- Can you afford to pay a little extra into your account, if necessary, to boost your savings?
- Are you happy to take risks, and prepared for your investments to fall in value, if there's the probability of greater long-term gains?
- Can you work for longer than you'd planned, or delay taking money from your account?
- Will you be relying on your pension for all or most of your income when you stop work?
- Are you a long way from retirement, so your investments have time to recover if they fall in value?
- Will you have to fund mortgage payments or have to pay home rental costs in retirement?

What if I change jobs?

If you change jobs, it is easy to transfer your pensions savings to either your new employer's pension scheme or a personal pension.

If you already have a personal pension, or a pension from previous employment, it is also easy to transfer these to your pension savings account. If you are thinking about transferring a pension from a previous pension scheme, you should consider taking advice from an independent financial adviser. This is because you might incur transfer costs or risk giving up valuable guarantees. Please also remember that we only accept transfer values over £100.

Many people find it easier to manage their pension savings by having them all in one place. If you change jobs frequently, this may be of particular interest to you, rather than having to track down all your pension savings when you come to retire. This could also reduce the charges you need to pay.

To find out more information about transferring your pension savings visit **www.smartpension.co.uk/member**.

Discover the pension boost

You can put extra money into your Smart Pension account without committing to increasing your monthly contributions. These one-off or occasional payments, called pension boosters, can add up to make it more likely that you'll be able to afford the lifestyle you'd like to have in retirement.

Pension boosters can be made at any time through your employer's payroll system.

This is just an estimate and the price of coffee could vary over time. For this example, we have rounded figures to the nearest pound.

Savings tip

Many of us enjoy a cup of coffee – or two or three – a day, but those daily treats quickly add up. Will you be able to afford that when you retire?

Why not make your caffeine habit work for you now? Just by saving the cost of a coffee every day or two, and putting the money into your pension savings account instead, you could make a noticeable difference to your eventual retirement income.

Approaching retirement

- get your finances in shape in the run-up to retirement
- consider increasing your contributions to give you the income you want
- get free and impartial guidance from Pension Wise
- we will be in touch with a reminder

Rachel is 58 and had planned to retire in two years' time

"I had planned to retire at 60. My husband has already taken early retirement, and we wanted to enjoy spending time together, particularly travelling. But now I won't get my State Pension until I'm 67 – that's changed my plans. The team at Smart Pension have written to me, saying that I can delay taking my pension savings account, so it could grow, which is a good idea. Alternatively, I can make some additional contributions now, to give my account a boost for the next few years. The team at Smart Pension have told me to get some guidance from Pension Wise so I've made an appointment to discuss the best way forward."

When can I retire?

The minimum age at which you can access your pension savings is 55. This is expected to rise to 57 in 2028.

Thinking ahead

You need to think about when you might want to withdraw some or all of your pension savings, so you can prepare well in advance.

You should consider whether you are invested in the most suitable funds and whether you might want to change your investment strategy.

You should also consider whether you need to increase your contributions.

Free guidance from Pension Wise

Help is at hand from Pension Wise (part of the Money and Pensions Service), which is a free and impartial government service that gives information about the different ways you can take money from your pension savings. You can book an appointment for a 45-60 minute conversation with a Pension Wise specialist if you are 60+. You'll get personal guidance on:

- your pension options
- tax
- which options might be suitable for you

Appointments are over the phone or face to face. At the end, you get a summary of your pension options and the next steps you need to take. You can contact Pension Wise on 0800 138 3944 or via their website: **www.pensionwise.gov.uk**.

Nudging you towards your retirement

To help you make informed decisions when you approach retirement, we will contact you:

6 months

Six months before your retirement age, we'll write to you to give you a nudge to start thinking about your retirement options. We'll also explain where you can find more information and impartial guidance.

4 months

Four months before your retirement age, we'll remind you again of your options and let you know in more detail what retirement options are available.

8 weeks

Eight weeks before you reach your retirement age, we'll remind you that if you haven't already made a decision, your savings will continue to be invested unless you tell us otherwise. Remember, your pension savings may go up as well as down in value.

There is a limit on the total amount of pension savings you may build up in all your pension schemes without triggering an additional tax charge (known as the lifetime allowance), which for the tax year 2020/21 is £1,073,100. If you think you may be affected by the lifetime allowance, you can find out more information at **www.thepensionsadvisoryservice.org.uk**.

If you are 50 or over, you can get free and impartial guidance about your pension options from the government.

www.pensionwise.gov.uk

What about my State Pension?

This is the age from which your State Pension is payable and is calculated specifically from your date of birth. You can check your own State Pension age using the online calculator at **www.gov.uk/calculate-state-pension**.

Will my State Pension age change?

The State Pension age is going to be kept under review, which means that it could change again in the future, depending on different factors such as changes in life expectancy.

The following changes have outlined so far: from 2019, the State Pension age will increase for both men and women to reach 66 by October 2020. The government is planning further increases, which will raise the State Pension age from 66 to 67 between 2026 and 2028.

Can I get a State Pension forecast?

Yes, you can find out how much your State Pension might be, along with further information about State Pension Benefits at **www.gov.uk/state-pension-statement**. The basic Flat-Rate State Pension is currently £175.20 per week but the actual amount you will get will depend on your national insurance record.

This is correct for the 2020/21 tax year.

Beware of scammers

As your pension savings account grows, so too does your risk of losing your money through one of today's increasingly sophisticated scams. Watch out for text messages, letters, emails or phone calls offering to help you with your pension, particularly if you're promised big returns and access to your savings before the age of 55. You might be put under pressure to make a quick decision or to take a cash inducement. If you do transfer to a fraudulent account, you could face a big tax bill for withdrawing your pension savings, even though you may have lost the lot.

For more information about spotting scams visit **www.thepensionsregulator.gov.uk/pension-scams**. If you suspect a scam, report it to the Financial Conduct Authority's consumer helpline on 0800 111 6768 or Action Fraud on 0300 123 2040.

You can also contact The Pensions Advisory Service, who will be able to provide guidance, on 0800 011 3797 or at **www.thepensionsadvisoryservice.org.uk**.

Taking your pensions savings

- what will your retirement income be?
- different ways to take your pension savings
- what else do you need to consider

Alice is 62 and retires next month

“I considered working for a couple more years but, having talked through the facts with my wife and with Pension Wise, I decided to retire this year. I’m opting for taking a flexible income, keeping as much money in my pension savings account as possible so it can continue to grow, but knowing that the funds are there if I have an unexpected large expense. Once I get my State Pension, I hope I’ll be taking less from my own pension savings account. With that and my wife’s State Pension, we are hoping to be able to afford to do lots of travelling, although I guess we might also be spending time – and money – with the grandchildren.”

What will my retirement income be?

You should consider how and when you want to retire, so that means taking time to think about things like:

- how much money will you have?
- how long will it need to last?
- what are your options?
- what your life will look like in retirement – how will you spend your time?

The value of your pension savings at your retirement will depend on a number of factors:

- the amount of contributions paid in
- the performance of your investments
- the charges that apply to your account
- the age you take your pension savings

Any cost of taking your pension savings (for example the cost of buying a guaranteed income or taking a flexible income).

Your options at retirement

You don't have to stop working to take your pension savings. You may want to work for a few more years, to top up your Smart Pension account and provide a better income for when you finally retire. You may like to continue working, but for fewer hours each week. Alternatively, you might want to take a break, travel or spend more time with your family.

Usually, the earliest date at which you can access your Smart Pension account is your 55th birthday. As the State Pension age increases, this minimum retirement age is expected to increase to 57 by 2028.

Before you decide to take your pension savings it's important to consider your options carefully before making a decision. If you are 50 or over, you can get free and impartial guidance about your pension options from Pension Wise. This is correct for the 2020/21 tax year.

How you can take your pension savings

Taking a flexible income (income drawdown)

You take income directly out of your account. This gives you the flexibility to vary your income to suit your needs. You will also need to keep managing your investments after you retire. There is a risk that you could run out of money sooner than you planned if your investments do not grow as much as you hoped or if you withdraw more than is advisable.

This option is currently not available in the scheme. If you are interested in taking your savings in this way, you would need to transfer to another provider who offers this option.

A guaranteed income (also known as an annuity)

You can use your account to buy a guaranteed income for life from an insurance company. You can choose if this income increases each year and if someone else gets paid after you die. You need to shop around to get the right option for you. This option gives you the security of knowing that your income is guaranteed, however long you live. Once you have bought a guaranteed income, you cannot change your mind, so you won't have the flexibility to change your income if your circumstances change.

This option is not available in the scheme. If you are interested in taking your savings in this way, you would need to transfer to another provider who offers this option.

Taking it all in one go

You take your account as a lump sum. You could pay a higher amount of tax if you take a large cash sum as it will get added to any earnings in the year for tax purposes.

You can take up to 25% of your pension savings as a cash sum and this will be paid to you tax free. The rest of your savings will be taxed in the same way your earnings are taxed while you're working, except you won't have to pay National Insurance.

You can choose more than one option

You can also choose to take your pension savings using a combination or all of the options. If you have more than one pension, you can use the different options for each pot. You can also combine pots together to make larger pots.

If you are ready to take your pension savings, email pensionclaims@smartpension.co.uk.

You don't have to take your pension savings all at once and you need to consider your own personal circumstances before you make a decision. You are also able to leave your savings for a little longer should you need to.

What else do I need to know?

What happens if…

I wish to transfer other pension savings?

If you have pension savings with a previous employer's pension scheme as long as the value of your pension savings is over £100, you may be able to transfer these into this scheme. Please contact transfers@smartpension.co.uk.

I get divorced?

If you get divorced or your civil partnership ends, the pension savings you've built up are usually taken into account by the court when deciding on a divorce settlement or dissolution of a registered civil partnership.

When a marriage or civil partnership ends, courts deal with the pension arrangements in one of three ways.

- The value of your savings can be 'offset' against other financial assets, like the marital home.
- Your savings can be subject to a 'pension sharing' order, where a proportion of your pension is given to your ex-spouse or registered civil partner. Your savings are then reduced as a result.
- Part of your savings can be 'earmarked' through a court order for your ex-spouse or registered civil partner to receive when you retire.

I'm seriously ill?

If your circumstances are life-threatening, you may be able to get access to your pension savings earlier. For example, if you're diagnosed with a very serious or terminal condition, where your life expectancy is determined to be less than 12 months, you may be able to take the whole of your pension savings as a lump sum. If this happens before you reach the age of 75, the money would be tax-free, provided you have, available lifetime allowance. If you're over the age of 75, the lump sum will be taxed at your marginal rate of income tax.

I die?

If you die before withdrawing your pension savings, the trustees who look after the scheme will decide who will receive this money – for instance, it could be your family or other dependants. To help them make this decision you should keep them updated on who you would like to benefit. To enable them to take your wishes into account you should complete an expression of wish form, which is available in your Smart Pension account.

When making their decision, the trustees will also consider anyone who was financially dependent on you, your marital status and the terms of your will. It is therefore important to keep your expression of wish form up to date if your circumstances change (for instance, if you marry, divorce, remarry or enter into a civil partnership).

I have a complaint?

Thankfully, complaints are very rare, but when they do arise, we take them very seriously.

If you are unhappy with any aspect of the scheme, you can contact the Smart Pension Master Trust by emailing complaints@smartension.co.uk. You should receive an acknowledgement within five working days and a formal reply within 28 days.

If you are still unhappy, you may make a formal complaint to the trustees who will acknowledge receipt and must then give their decision within four months and will write to you to let you know of its decision within a further 15 working days.

The contact details are:

EC2 Master Limited, c/o Capital Cranfield Trustees Limited

Capital Cranfield Trustees, Unit 15, Poplars Court, Lenton Lane, Nottingham, NG7 2RR

Tel: +44 (0)115 896 4440

Email: nottingham@capitalcranfield.com

Website: **www.capitalcranfield.co.uk**

It's important to keep your expression of wish form up to date, so we know who to pay your pension savings account to if you die before you take your money.

Can I contact The Pensions Ombudsman about my complaint?

You have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes that concern the administration and/or management of occupational and personal pension schemes.

You can obtain and submit a complaint form online **here**.

Alternatively, you can contact them by:

Telephone: 0800 917 4487

Email: enquiries@pensionsombudsman.org.uk

Post: 10 South Colonnade, Canary Wharf, London, E14 4PU

I have a general question about my pension savings?

If you have general requests for information or guidance about your pension arrangements, contact The Pensions Advisory Service (TPAS).

Telephone: 0300 123 1047

Website: **www.pensionsadvisoryservice.org.uk**

Post: 11 Belgrave Road, London, SW1V 1RB

Useful contacts

GOV.UK

GOV.UK is a Government source of information on State benefits. On this website you can find information about the State Pension, pension credit, National Insurance in retirement and much more.

www.gov.uk

The Pensions Regulator

The Pensions Regulator regulates workplace pension schemes and it can step in where they feel that a scheme is not being run properly or where it has evidence that members' benefits are endangered.

The Pensions Regulator, Napier House, Trafalgar Place, Brighton, BN1 4DW

Tel: 0345 600 0707

www.thepensionsregulator.gov.uk

Pension Wise

With the recent pension freedoms, you can now access a free and impartial government service about your defined contribution (DC) pension retirement options when you're over 50 years old.

www.pensionwise.gov.uk

The Pension Tracing Service

The Pension Tracing Service provides a tracing service for those who have lost contact with administrators of former pension schemes.

The Pension Tracing Service, 9 Mail Handling Site A, Wolverhampton, WV98 1LU

Tel: 0800 731 0193

www.gov.uk/find-lost-pension

Money Advice Service

Free independent service, set up by the government to help you make the most of your money.

Tel: 0800 138 7777

www.moneyadviceservice.org.uk

Unbiased

Use this website to find financial advice in your area. You may wish to consider taking financial advice before deciding on your options.

www.unbiased.co.uk

Legal stuff

The aim of this guide is to give general information about the Smart Pension Master Trust. It does not give personal or professional advice. If you need personal advice then you should speak to an independent financial adviser. Remember that the value of investments is not guaranteed, and may go down as well as up and may fall below the original investment amount. You should not see past performance as an indication of future performance.

The Smart Pension Master Trust is governed by a document known as the trust deed and rules. In the event of any differences between the trust deed and rules and this guide, the trust deed and rules will apply. The Smart Pension Master Trust is registered with HMRC. Where links are given to external websites in this guide, neither Smart Pension Limited nor the trustees of the Smart Pension Master Trust are responsible for the content of those websites.

The trustees oversee the management and running of your pension savings scheme. Your employer has chosen Smart Pension to administer and sponsor the scheme. Your relationship is not with Smart Pension, but with the Smart Pension Master Trust and its independent trustees. Although your employer has chosen this pension savings scheme, the money saved in it is yours and you can do what you want with it, subject to legislation and the scheme rules.

The trustees create an annual report and accounts for the scheme. You may request a copy of this by contacting trustees@smartpension.co.uk.

The trustees and Smart Pension will hold and use your personal data so that we can administer the scheme and provide you and your dependants with the correct benefits. We will do so in accordance with Data Protection legislation. For more information about how we use your personal data, see our privacy policy at www.autoenrolment.co.uk/privacy-policy.

We are always looking to improve the way we communicate with our members. If you would like to give feedback, email pension.communications@smartpension.co.uk.

This document is based on our understanding of the current tax rules and legislation as at 6 April 2020.

Smart Pension

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