To note:

Suggested text - regular

Instructive text - *italics*

Statement title including year covered

**Summary of information shown in the statement**

* How much you already have in your Pension Plan
* How much you could have on your [retirement date]
* What can you do to give yourself more money in retirement?

**1. Member & Pension Scheme Details**

*Verification information including: Employer details*

*Pension Scheme*

*Member details*

Retirement Date

**2. How much money you already have in your Pension Plan**

**Last year**

The total amount of money in your Pension Plan on [date for previous year] £XXX

**This year**

You have saved into your Pension Plan £XXX

Your employer has added £XXX

The government has added – through tax relief (if applicable) £XXX

How the value of the investments in your Pension Plan has changed (after charges if applicable) £XXX

Costs and charges deducted from your pension plan this year (if available) £XXX

You have transferred money from another pension scheme £XXX

If you asked to transfer your money to another pension scheme on

[date], we would have transferred £XXX

Find out about costs and charges that apply to your Pension Plan, why we think they are good value for money and how they might affect the value of your Pension Plan over time at **[web link]**

**Find out more about your Pension Plan on our website**

* How money goes in and out of your Pension Plan *–* ***[web link]***
* How to transfer money in from another pension scheme *–* ***[web link]***
* How do we invest your money – *This should include pooled funds and where applicable information on climate change –* ***[web links]***

***Further signposting and web links to information that must be provided should be included here***

**The total amount of money in your Pension Plan on [date] £XXX**

This is what you have in your Pension Plan

**£XX**

Money added to your Pension Plan by your employer, the government through tax relief and from investments

**£XX**

This is the total amount in your Pension Plan on [date]

**£XX**

Money you’ve transferred from other pension schemes

**£XX**

Money you’ve saved into your Pension Plan since you started

**4. What you can do to give yourself more money for your retirement**

*Text here should provide prompts for members to consider their retirement income and the lifestyle they want to have in retirement.*

***This could include****:*

*Options available should the member wish to improve their retirement outcomes*

*Consideration from other sources including the State Pension and other pension pots*

*How delaying retirement could improve their retirement outcomes*

*An illustration showing how saving more may generate an increased income in retirement*

*Appropriate signposting to tools and information that can help members consider their needs in retirement*

*This should include web link to* ***Money and Pension Service*** *for general information about pensions and* ***Pension Wise*** *for members over 50 who are considering their options for accessing their pensions*

*Money and Pension Service -* ***web link***

*Pension Wise –* ***web link***

*Check for lost pensions via the Pension Tracing Service –* ***web link***

**3. How much money you could have on [age reached and date of retirement]**

*Text here should provide the member’s estimated retirement income illustration information and explanations of the factors that could impact that estimate using simple, jargon-free language.*

*Signposting to further information and statements required regarding the estimated retirement income illustrations including the assumptions made, can be included in this section.*

**You can use your Pension Plan in lots of ways**

This is an illustration of what you might get if you turned it into an income for life – an annuity

That income could be worth

**£XX**

a month

Your Pension Plan could be worth

**£XX**

**5. Find out more about your pension plan and how you can use your money**

*Invitation to member to contact should they need any further information about their pensions*

*Pension scheme details, including email address, postal address and telephone number and web site.*

*Note about accessibility*

*Reminder to check information is correct*

Statement title including year covered