

The essential to-do-list to take control of your savings

We all know saving for retirement is important. But did you know there are a few small steps you can take, that will help you take control of your savings and make them work even harder?

Simple steps like keeping track of your retirement savings and checking your details are up to date are vital. That's why we've compiled a list of five small steps which could make a big difference to your savings tomorrow. To help you keep track of your Retirement Savings Plan and take control today, fill in the boxes and keep this document somewhere safe.

My Plan reference number:



Top tip: If you don't know your reference number, you can find it on any plan related letters from Fidelity.

My planned retirement age:

You can review and update your retirement age in PlanViewer: planviewer.fidelity.co.uk at any time.

1. Register and log into PlanViewer

PlanViewer lets you view and manage your retirement savings online. If you haven't signed up yet, it's quick and easy to get started. Remember, you'll need your reference number and staff number or employee ID to do so. Head to [PlanViewer](#) or download our easy-to-use app.

Once you've registered, make sure to keep a note of your username (usually your email address) as you'll need this to log in:

Remember, keep your password safe. Don't write your password down or share it with anyone.

2. Make sure your contact details are up to date

In the UK, only 1 in 25 people¹ consider telling their retirement savings plan provider when they change addresses. And we all change address multiple times in our lives. How many times we move varies by the country we live in, with people in the UK moving an average of eight times² and in the US people can move over 11 times in their lifetime.³ So it's important to keep your details up to date and let us know when they change. That way, we can continue to keep you informed of anything important relating to your retirement savings.

You can check and update your details in [PlanViewer](#). Simply go to 'My profile' then 'Personal information'.



Home address



Personal email address



Phone

Please note, in some cases, you may need to update your address through your employer.

Don't forget you can log into [PlanViewer](#) via our app. It's the easy way to access [PlanViewer](#) and manage your retirement savings.



3. Check your selected retirement age

It's important to check your retirement age in [PlanViewer](#), to make sure it still reflects your current retirement goals and plans. It's set automatically when you start saving into your retirement savings plan, but you can choose an age that's right for you. It's also important to keep it up-to-date if you're invested in the 'lifestyle strategy'. This is because as you get closer to your retirement age, it aims to protect the value of your retirement savings by gradually moving your money into more cautious investments.

The earlier you retire, the longer your savings will need to last. But delaying retirement by just 2-3 years could give your savings more time to potentially grow. The retirement age you choose is up to you, and you can change it as needed.



Top tip: You can easily change your selected retirement age through your [PlanViewer](#) account. Simply go to 'My profile' then 'Personal information'.

Have you checked your retirement age?

4. Nominate your beneficiaries

By nominating your beneficiaries, also sometimes known as an expression of wish, you can make sure your loved ones benefit from your retirement savings if you were to pass away.

It's quick and easy to do, and you can choose to nominate a person or divide your retirement savings between family and friends. You can also update their details or change your nominated beneficiaries if anything changes.



Top tip: Simply log into [PlanViewer](#), go to 'Manage my plan' then 'Update beneficiaries'. You'll then need their full name, date of birth and address.

Have you nominated a beneficiary?

5. Know how much you're saving and how much it might be worth

At its heart, your retirement savings plan is there to help you to replace some of your income when you retire. So, knowing what's being saved into yours is important. As it can help you to establish and work towards your long-term goals.

All contributions into your plan are made through your employer. So to see how much is being saved into your retirement savings plan each month - log into [PlanViewer](#).

Have you checked your contributions?

For more ways to keep track of your retirement savings and other handy tools and tips, explore all of [PlanViewer's](#) features today. [Watch our short video](#) about how to make the most of [PlanViewer](#) and, ultimately, your retirement savings.

1. The Association of British Insurers (ABI), £19.4 billion of pension pots unclaimed, May 2020
2. Home Estate Agents, The average Brit moves home around 8 times in their lifetime, February 2018
3. Chandler, A, Why do Americans move so much more than Europeans? October 2016

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