

Winter 2024

# Your Pension News

**Welcome to the latest update on your Howdens Retirement Savings Plan (HRSP).  
In this edition of the newsletter we'll cover:**

- Keeping an eye on your pension plan while out and about
- Your latest Annual Statement
- How to track down old lost pensions
- How you could save time and money by bringing your pensions together

If you have any queries about your Howdens Retirement Savings Plan or other benefits, please contact Standard Life [workplace.standardlifepensions.com/howden/contact](https://workplace.standardlifepensions.com/howden/contact). You can also contact Howdens pension team at: [pensions@howdens.com](mailto:pensions@howdens.com).

## Keeping an eye on your pension while out and about

**Take control of your financial future. Planning for your retirement at a time and place that suits you has never been easier. With the Standard Life app you can even keep an eye on your pension savings whenever and wherever suits you best.**

The mobile app lets you:

- See the value of your Howdens Retirement Savings Plan and how your investments are performing
- Review and change your investment choice
- Use the tools to understand the level of income and lifestyle you could be on track for
- Select your retirement date and update your beneficiaries
- Transfer in other pensions, if it's right for you

As with all investments, the value can go down as well as up, and you could get back less than was paid in.

**Download your Standard Life app today  
and start building your future.**



**You can also visit the Benefits  
Hub to make sure your beneficiary  
nominations are up to date.**



## How are your pension savings doing?

**Your annual pension statement will have arrived with you at the start of November. It's an easy way to see the value of your Howdens Retirement Savings Plan and how it's performing, as well as helping you to decide if you need to make any changes.**

- View your statement in your digital mailbox by signing in through the Benefits Hub or by downloading the Standard Life mobile app.
- If you haven't already chosen to go paperless, you'll also receive the statement through the post. You can choose to go paperless at anytime by updating your communication preferences in your profile settings online, or through the mobile app.
- Visit [standardlife.co.uk/statementvideo](https://www.standardlife.co.uk/statementvideo) to watch a handy video about how your statement works.



## Keeping track of lost pensions

Your pension savings will still be yours after you've left a previous job. Imagine if you had cash in an old bank account – would you leave that money behind? Tracking down these other pension pots is easy and could give a welcome boost to your overall retirement income.

### Simple steps to find a lost pension:

1. Visit the government's pension tracing service at [gov.uk/find-pension-contact-details](https://www.gov.uk/find-pension-contact-details)
2. Enter the name of your old employer or pension plan.
3. You'll be given the contact details of a pension you or your employer might have paid into.
4. Contact the pension provider to find out if you have a pension with them, how much it's worth and how you can retrieve it.



## Bringing your pensions together

If you've moved jobs a few times, chances are you'll have more than one pension. By transferring these into your Howdens Retirement Savings Plan (HRSP) you could enjoy:

**1**

**One easy-to-manage plan with less admin**

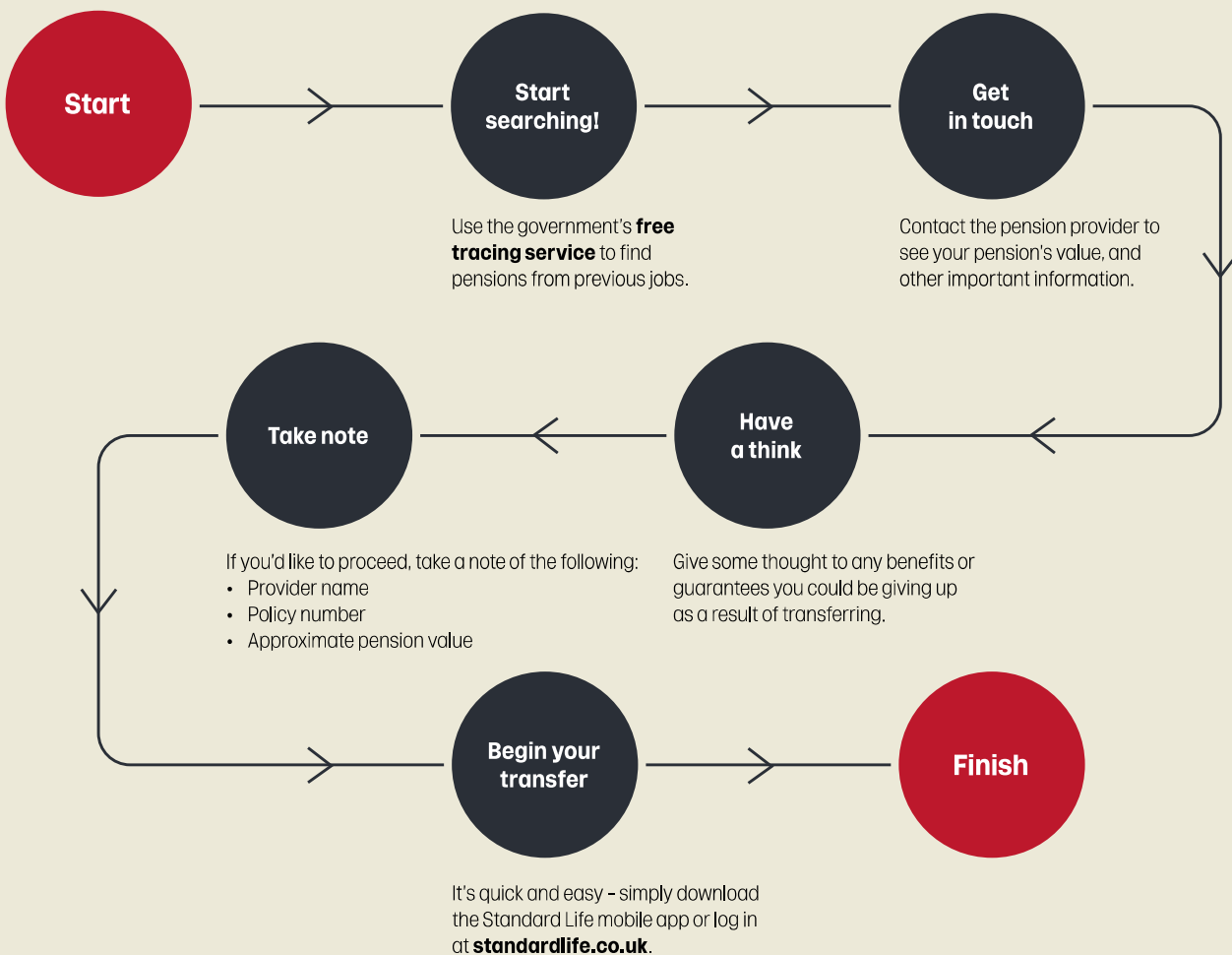
**2**

**Potentially lower charges**

**3**

**A clearer view of your pension savings**

### 5 simple steps to transfer a pension



To see if transferring is right for you, visit [standardlife.co.uk/transfer](https://www.standardlife.co.uk/transfer)

It's important to remember that a pension is an investment. The value can go down as well as up, and so may be worth less than was paid in.



## How can you find out more about your Howdens pension?

**Download your newly updated Howdens Retirement Savings Plan brochure by scanning the QR code**

This document talks through how your pension works, your contribution levels, what happens when you retire as well as ways to engage and keep up to date with your pension and make sure you are on the right track.



[library.standardlife.com/wsmeelhow.pdf](https://library.standardlife.com/wsmeelhow.pdf)

It's easy to manage my savings plan on the go



**The Autumn budget was delivered at the end of October. We'll keep you up to date of any future pension or tax changes following this.**

[www.standardlife.co.uk](https://www.standardlife.co.uk)

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