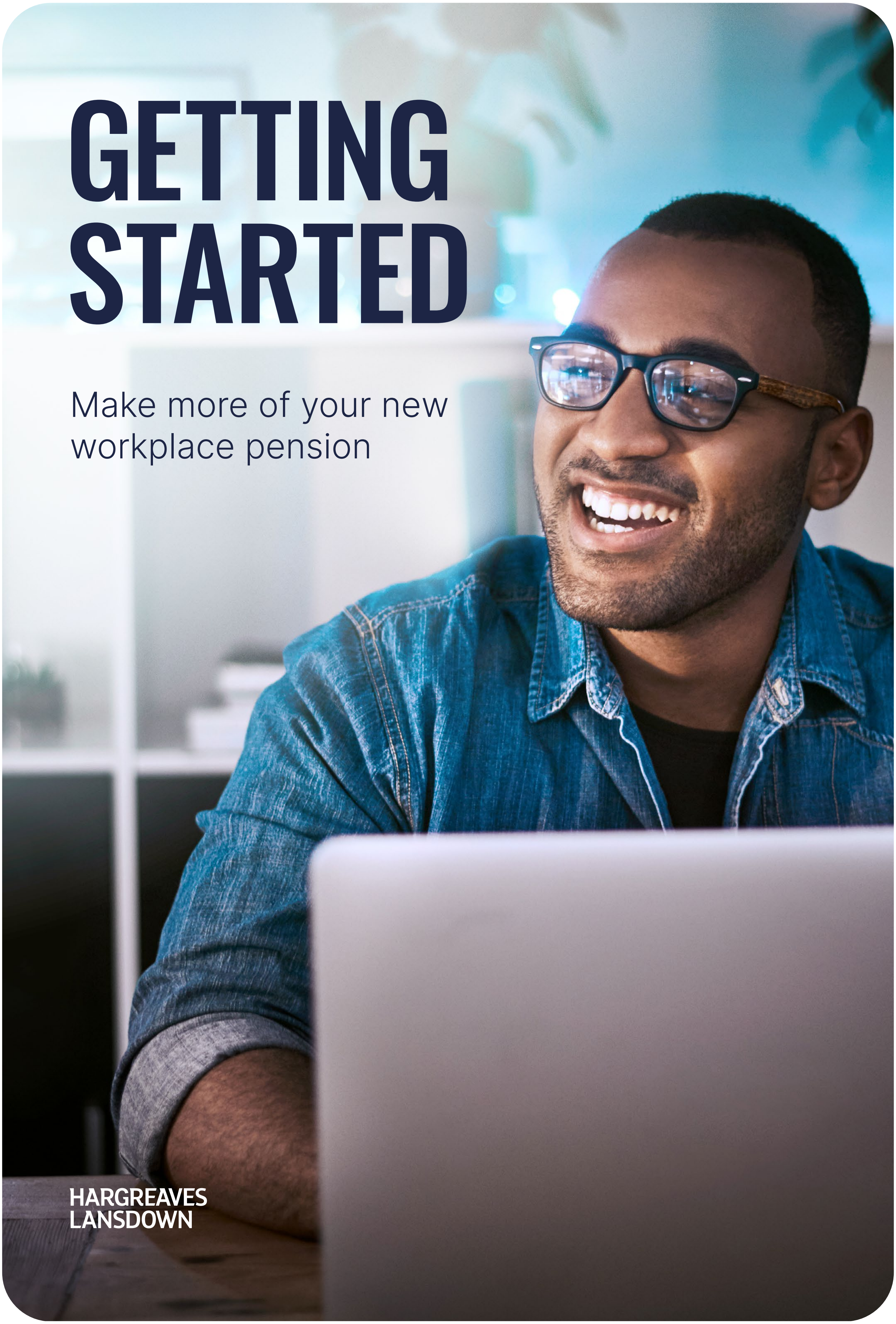
GETTING STARTED

Make more of your new workplace pension



HARGREAVES LANSDOWN

Welcome to your new workplace pension

Your pension is one of the most important things you'll own – discover how to make the most of it.

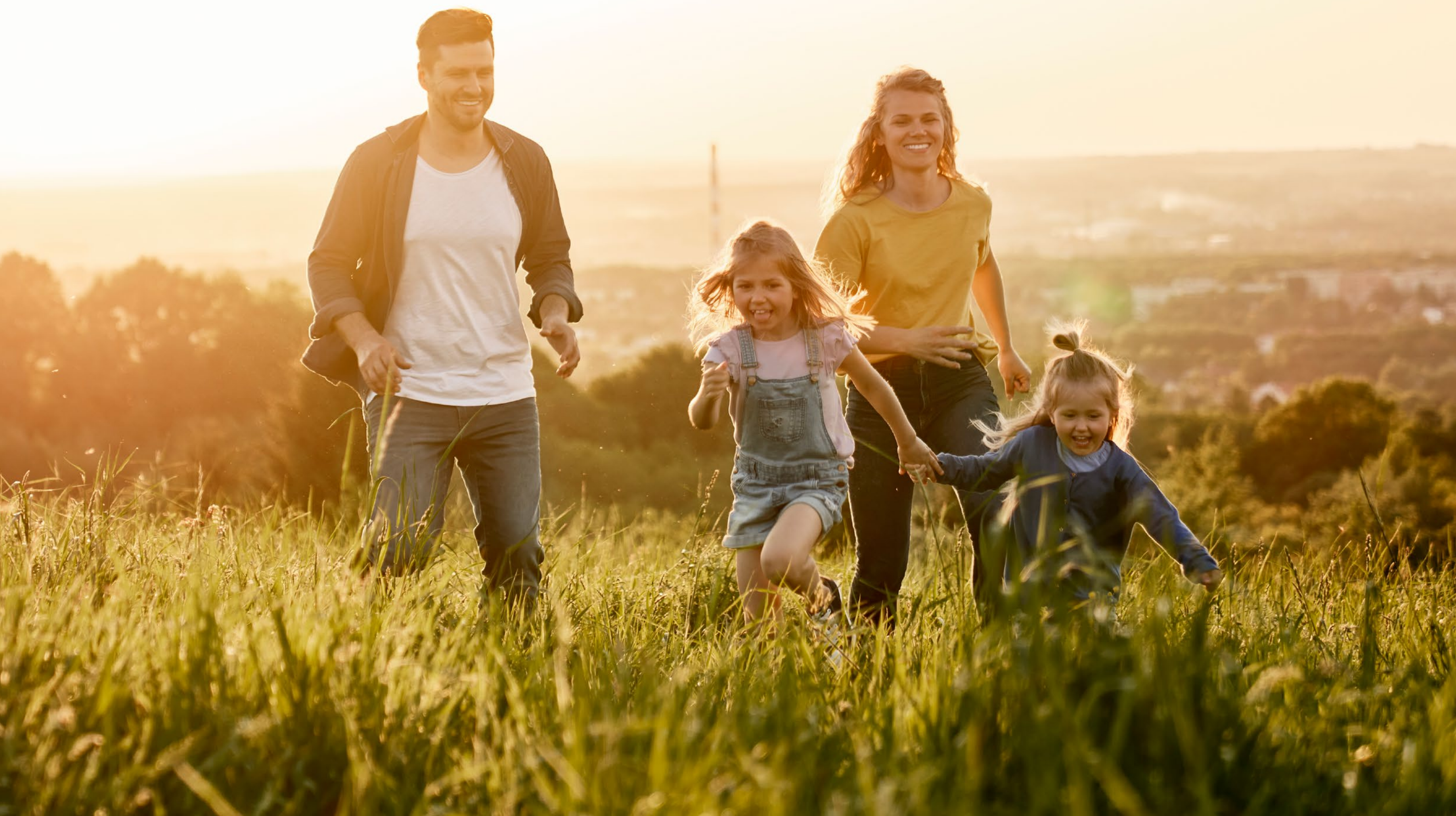
Your new HL Workplace Pension is a Group Self-Invested Personal Pension – 'SIPP' for short.

The way it works is simple:

You and your employer add some money every month (and you get a valuable boost from the government for doing so).

The money is invested so it has a chance to grow.

From the age of 55 (57 from 2028) you can take as much of your pension as you wish – 25% usually tax free and the rest taxed as income.



Step 1 – Set up online access

Pension admin the easy way

Why set up online access?

- See how much your pension is worth at any time, 24/7. It's as easy as checking your emails.
- Manage your investments, as well as browsing our wide range of investments available.
- Find out how much you have saved and when at the click of a button.
- Keep your personal details current, so you don't miss any important updates.

How to set up online access

You will shortly receive a PIN in the post which will allow you to set up your online access. The PIN will be valid for 21 days.

You will also need your client number, which is on the cover letter included with this guide.

Once you have your PIN and client number, simply visit **www.hl.co.uk/register** or scan the QR code to get started. If your PIN has expired, or you need any help, you can call us on **0117 314 1795** and we'll be happy to help.

Download the HL app

Once you've created online access, you can make things even easier and have your pension at your fingertips with the HL app. Instantly view your balance, check on your investments, and much more.

It's free to download in the App store or Google Play*.

Download on the App Store

GET IT ON Google Play

Step 2 – Transfer existing pensions

Decide what you're going to do with your existing pensions

We change jobs, move house and forget to update our details. But transferring your old pensions into one place can:

- Prevent you losing track of your hard-earned retirement savings
- Reduce your admin with a single, online view of your pension
- Help you plan for your future more efficiently

Any old pensions you have won't be automatically transferred to your new workplace pension, so it's worth considering whether to transfer.

What to consider first

Before transferring, you should check you won't lose valuable guarantees or incur excessive exit fees. Pensions are usually transferred as cash so you will be out of the market for a period. Please also ensure you will benefit by transferring – if you are at all unsure you should ask about personal advice.

How to transfer old pensions

Once you have set up online access, the fastest way to transfer a pension is online.

- Visit **www.hl.co.uk/sipp-transfer** or scan the QR code
- Follow the instructions online

Alternatively, you can complete the **enclosed SIPP Transfer Form** and return it in the pre-paid envelope provided.

*App Store is a trademark of Apple Inc. Google Play is a trademark of Google Inc.

HL SIPP Declaration

By joining the HL SIPP you have agreed to the declaration below

For your own benefit and protection you should read our Terms & Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information, when you use our services we will take this as acceptance and agreement of our Terms, and you will be bound by them.

I confirm I am applying to join the HL SIPP. I have read in full, agreed to and retained:

- The Terms & Conditions of the HL SIPP.
- The Key Features of the HL SIPP, the Important Investment Notes and pension contribution checklist.

I agree to be bound by the Scheme Rules, and acknowledge that these have been made available to me by Hargreaves Lansdown.

I confirm that I will be a relevant UK individual in any tax year in which personal contributions are paid.

I declare that the total contributions that I will make to the HL SIPP and any other Registered Pension Scheme where I am entitled to relief under Section 188 of the Finance Act 2004 will not exceed the higher of:

- The basic amount (currently £3,600) or
- 100% of my Relevant UK Earnings (within the meaning of section 189 of the Finance Act 2004) for that tax year.

This declaration and the particulars given in this application are, to the best of my knowledge and belief, correct and complete.

If an event occurs which means that I will no longer be entitled to tax relief under Section 188 of the Finance Act 2004, I will inform Hargreaves Lansdown Asset Management by 5th April of the tax year in which the event occurs or 30 days after the event if later.

If I make a contribution, of which part or all is not eligible for tax relief, I will notify you separately in writing on or before the date of the contribution.

I will advise Hargreaves Lansdown Asset Management Ltd, in writing, within 30 days if I cease to be a United Kingdom resident.

I confirm that I have not received personal advice from Hargreaves Lansdown regarding the suitability of any aspect of the HL SIPP unless that aspect has been covered under a separate agreement for individual advice from a Hargreaves Lansdown Financial Adviser. If I have any doubts I will seek personal advice, in particular regarding the merits of the various pension options I may have available to me now and in the future.

By signing this declaration I am allowing Hargreaves Lansdown to process my application using the information that I have provided.

This declaration and any other declaration made by me in connection with this application shall be the basis of the contract between me and Hargreaves Lansdown Asset Management Ltd.

False Statements – It is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

Important information

We've written this guide to give you useful information about how to make the most of your workplace pension, but it's not personal advice. If you're thinking about investing and aren't sure if a particular investment is right for you, please ask about advice.

The information in this guide was correct as at 25 March 2026, and unless noted all figures apply to the 2026/27 tax year. You can't normally access money in a pension until age 55 (57 from 2028). Pension and tax rules can change, and their benefits depend on your circumstances.

If you decide to transfer a pension, please make sure you won't lose valuable guarantees or have to pay large exit charges. Pensions are normally transferred as cash, which means the value won't be affected by market rises or falls for a period.

Investments can fall in value as well as rise so you could get back less than you put in.

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Contact us

If you need further support, you can contact us here:

Call our Helpdesk on **0117 314 1795**
Monday - Friday, 8am - 5pm
and Saturday 9.30am - 12.30pm.

Visit our website **www.hl.co.uk**

Email us: **invest@hl.co.uk**

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