

# LIFETIME JOURNEY OF A WORKPLACE GSIPP MEMBER

## FREQUENCY KEY

- 1 One-off
- Q Quarterly
- M Monthly
- A Annual
- ✓ At least annually until member completes

## MEDIA KEY

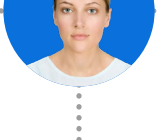
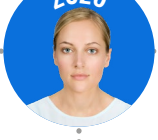
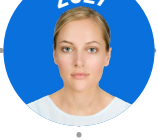




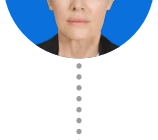
- ✉ Email
- 📄 Post
- ✉📄 Email/post

## ISSUED BY KEY

- E Issued by employer
- HL Issued by HL

## DATE/EVENT

## ACTIVITY

01/01/2025 Starts new role aged 21		<b>Postponement notice</b> 1 ✉ E
01/04/2025 Member has been in new role for three months		<b>Enrolment notice</b> 1 ✉ E
30/04/2025 Time limit for opting out of pension enrolment has expired		<b>New joiner pack, including:</b> Cover letter Fund factsheet Lifestyling factsheet Transfer in forms Expression of wish forms Investment choice forms Who are HL? Factsheet 1 📄 HL <b>PIN for online access</b> 1 📄 HL <b>GDPR email</b> 1 ✉ HL
01/05/2025		<b>Pension Passport</b> Introduction. Invite to Induction webinar hosted by Financial Wellbeing Specialist. M ✉ HL
20/05/2025		<b>Spotlight newsletter</b> Monthly newsletter with links to articles and invites to webinars. M ✉ HL
01/06/2025		<b>Pension Passport</b> Online access. Reminder to log in regularly or to register for access. M ✉ HL
01/07/2025		<b>Pension Passport</b> Expression of Wish. Information on how to nominate a beneficiary. M ✉ HL
15/07/2025		<b>Quarterly investment report</b> Q ✉ HL
01/08/2025		<b>Pension Passport</b> Transfer in. Instructions on how to consolidate pension pots. M ✉ HL
15/08/2025		<b>Additional accounts</b> Information on the other accounts that HL offer. ✓ ✉ HL
01/09/2025		<b>Pension Passport</b> Investing. Information on investing outside of default. M ✉ HL
15/09/2025		<b>Client Satisfaction Survey</b> Annual survey to all active members for opinions on HL Workplace. A ✉ HL
01/10/2025		<b>Pension Passport</b> Contribute more. Links to Pension Calculator to demonstrate effects of paying more in. M ✉ HL
15/10/2025		<b>Transfer in</b> Information on how to consolidate old pensions. ✓ ✉ HL
25/10/2025		<b>Pension Tracing Day</b> Information on National Pension Tracing Day campaign and encouragement to track down old lost pensions. A ✉ HL
30/10/2025		<b>IGC report</b> Independent report to all Workplace members. A 📄 HL
01/11/2025		<b>Pension Passport</b> Other accounts. Highlighting what else HL has to offer. M ✉ HL
15/11/2025		<b>Financial Wellbeing Specialist visit</b> Annual onsite or online 121 meetings and group webinars/seminars. A ✉ E
25/11/2025		<b>Financial Wellbeing Specialist survey</b> Survey to members who took part in 121 visits to assess satisfaction. A ✉ HL
01/12/2025		<b>Pension Passport</b> Retirement. What happens when heading towards retirement. M ✉ HL
10/12/2025		<b>Expression of Wish</b> Reminder to members to complete an expression of wish. ✓ ✉ HL
01/01/2026		<b>Pension Passport</b> Recap. A reminder of all the stops on the journey. M ✉ HL
10/01/2026		<b>Bonus waiver</b> Company annual bonus is due. Bonus waiver communications sent to members. A ✉ E
15/02/2026		<b>Annual statement</b> Members birthday was last month. GSIPP statement sent. 1 📄 HL
01/06/2027		<b>Log in</b> Member hasn't logged into account for more than one year, so reminder sent. A ✉ HL
01/10/2027		<b>Cash Nudge</b> Reminder to members holding too much cash to invest. ✓ ✉ HL
15/02/2046		<b>Fifties retirement planning</b> Member turned 50 last month. Fifties retirement planning with downloadable guide 1 ✉ HL <b>50s wake up pack</b> 1 📄 HL
15/09/2049		<b>Lifestyling warm up 1</b> Four months until member turns 55. 1 📄 HL
15/12/2049		<b>Lifestyling warm up 2</b> One month until member turns 55. 1 📄 HL
01/01/2050		<b>55+ wake up pack</b> Member turns 55 1 📄 HL <b>Lifestyling confirmation</b> 1 ✉ HL
01/03/2050		<b>Lifestyling Reminder</b> Two months since member turned 55. 1 ✉ HL
01/01/2055		<b>60+ Wake Up Pack</b> Member turns 60. 1 📄 HL
01/01/2060		<b>65+ Wake Up Pack</b> Member turns 65 1 📄 HL
01/05/2060		<b>Leaver communications</b> Member retires 1 📄 HL