

@CRISPNEWS

Welcome to the new look CRISP News, our annual update for members of CRISP. In this update we cover changes to fund choices, how to access your CRISP account and a reminder of changes to the State Pension age. There's also reference to 'Retirement Living Standards' and how you can see what life in retirement might look for you. For more detailed information follow the signposting throughout.

Nigel Palmer **Chairman of the Trustees**

MyMoney is your personal CRISP account

Log in to www.avivamymoney.co.uk to:

- Update your personal details including your email address
- Complete a beneficiary form to ensure your nominations are up to date
- See the value of your pension
- See where it's invested
- Run calculations to see how much you could get when you retire

If you haven't registered for online access call Aviva on **0345 600 6303** or email mymoney.questions@aviva.com

Picture your future

Retirement Living Standards could help you picture what kind of lifestyle is possible in retirement. www.retirementlivingstandards.org.uk

The standards show you what life in retirement could look like at **three different levels**, and what a range of common goods and services could cost for each level.

Living standard **Single person** **Couple**

Minimum	£10k pa	£15k pa
Moderate	£20k pa	£30k pa
Comfortable	£30k pa	£45k pa

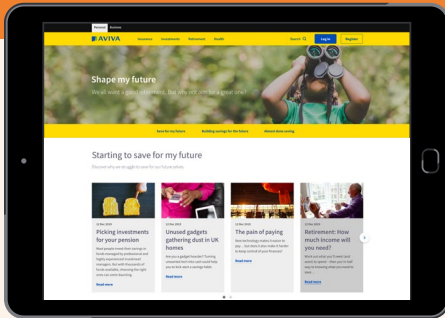
But what will your future look like? See over for Aviva's tool that might help you.

Did you know State Pension age is changing?



Go to www.gov.uk to check your State Pension age, then take a moment to think about whether the age you're hoping to retire at is still appropriate.

If you want to check or change your selected retirement date, log in to your CRISP account and click on 'Selected retirement date'. It only takes a few minutes and it's important because it affects the way the default investment strategy works. If it's not up-to-date, your investments may not suit your retirement plans.



But what will your future look like?

Aviva's easy-to-use, interactive 'Shape My Future' tool at www.aviva.co.uk/shape-my-future helps you picture how much you're saving and what this could mean for your retirement.

New fund choice available

You may be interested to know there is a new **Shariah Fund** available to invest your pension savings.

Log in to your **CRISP account** and take a look at the Fund Research area for more information.

Business continuity in uncertain times

During the unusual situation we are all experiencing due to Coronavirus (COVID-19), we would like to reassure you that the administration of CRISP is running as usual.

Aviva has a business continuity plan in place and working, and they're updating us on any changes to their working practices and plans. They are adapting to a new way of working, as we all are, so there might be some delays in answering queries, but they are prioritising payments.

We understand that you will also be concerned about the value of your pension savings and Aviva have uploaded an information document to the 'Other' section of your **CRISP account** Document Library. There's also an update message on the **MyMoney** login page.

Stay alert to pension scams

In these uncertain times, pension scams are on the rise. If you are thinking about transferring your pension, please be extremely cautious and visit www.fca.org.uk/scamsmart

Follow these simple steps to help protect yourself from scammers:

1. Reject contact out of the blue with 'too good to be true offers'.
2. Check who you are dealing with – check that they are on the FCA register at <https://register.fca.org.uk> (and use the contact details on the register to make sure it's not a fraudster pretending to be from the registered firm) and call the Consumer Helpline on **0800 111 6768** to check that they are authorised to give pensions advice.
3. Don't be rushed or pressured to act quickly.

Get free independent and impartial information and guidance from www.pensionsadvisoryservice.org.uk

For the latest financial information on CRISP, take a look at the **Report & Accounts** at www.compass-pensions.co.uk

We hope you find **CRISP News** useful and please get in touch if you have any questions or comments about it or other communications you have received from Aviva.

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CRISP Trustees Limited (Directors)

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Anne Morey
Group Pensions Assistant Manager

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