



Explore your investment options

Your retirement plan should be as individual as you are.

The money paid into your workplace retirement savings is invested in funds – and you have the opportunity to choose those investment funds.

If you want more control over where your money is invested and to help you keep on track for retirement, take time to explore and understand your investment options. Take a look at the investment information available to you at **retiready.co.uk**, that way you can make choices more in line with who you are, your appetite to risk and where you are in your life and career.

The final value of your account will depend on what fund you invest in and the performance of these investments – are you invested in the right fund?

The value of an investment can fall as well as rise and isn't guaranteed. The final value of your retirement savings when you come to take benefits may be less than has been paid in.

For advice as to whether an investment fund is suitable for you, please speak to a financial adviser — there may be a charge for this. If you don't have a financial adviser, you can find the right one for you with MoneyHelper — **moneyhelper.org.uk/choosing-a-financial-adviser**

Log in to **retiready.co.uk** to check your investment choices.

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