

Online services

This is a simple online way to keep track of your savings in the years before you access your pension pot, allowing you to take control of your money now to help you achieve the income you might want in the future.

It is important to understand and engage with your pension and we encourage you to engage with your retirement planning via Royal London's online services.

Your pension website in more detail

Your pension website is an online service that provides access to your workplace pension information and allows you to change funds and update your details.

Features include:

- Easy navigation so you can view and move easily between pension investments, as well as see your investment breakdown on a simple graph
- The ability to explore investment options with ease
- A simple shopping basket facility for changing funds
- Access to a new help and support section with simple tools, guides and video tutorials to help plan for retirement

[You can register and log in to your pension here.](#)

Online tools for members

Royal London has a range of online tools to help you get on board and to see if you are on track for the retirement you hope for.

Quick to register and log in, managing your savings can be easier than you think. With your pension website you can:

- Check the value of your pension pot on a mobile, tablet or PC
- Calculate how much your pension could be worth when you retire
- Explore the range of funds available and change your investments if desired
- Choose how you would like to receive your annual statement
- Update your personal details

Retirement planner

The retirement planning tool helps you experiment with the income you could achieve in retirement depending on a range of factors including:

- How much you save and for how many years
- How your investments perform
- How you choose to take your benefits when the time comes

[You can access the retirement planner here.](#)

Attitude to risk tool

The attitude to risk tool helps you get an idea of the level of risk you are prepared to take for the returns you hope to achieve on your pension investment. It helps you to:

- Assess how you view risk
- Understand your attitude to risk profiles
- Consider these when planning your pension investments

[You can access the risk tool here.](#)

Death benefits

It is important that you indicate to Royal London who you would want your funds paid to in the event of your death. This is particularly important if you are unmarried, have no immediate family or your circumstances change. There are two options:

1) Option 1 – at the discretion of the scheme administrator

Royal London will consider your wishes and, in most circumstances, will follow this. However, Royal London is not bound by the nomination. If you choose this option, your total fund would usually be paid direct to your nominated beneficiary(ies) outside of your estate, which means there should be no inheritance tax liabilities.

2) Option 2 – at my direction

Royal London is obliged to pay any benefits to your nominated beneficiary; however, you may be subject to inheritance tax on this payment.

[You can find further details on the options and obtain a Nomination Form online here.](#)