

# Your pensions MOT



**Pass** - “I feel confident that I’m in control of my pension”

**Advisory** - “I’m nearly there but still need some guidance”

**Needs attention** - “I need a helping hand to get me back on track”

	Pass	Advisory	Needs attention
<b>1. I know how much I need to save</b>			
• Do you know what you need / what you might get?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you considered other long-term savings and any past pensions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. I’m making the most of my pension</b>			
• Are you contributing enough to achieve the retirement you want?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Can you save more now (for later)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. I’m comfortable with where I’m invested</b>			
• If you’ve chosen your own funds, are you checking in regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• If you’ve left it to the Trustees, does your Target Retirement Age match your plans to retire?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. I’m keeping track of my other pensions</b>			
• Do you have multiple pots from multiple employers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you know how much is in each pension account?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5. I have an idea of what my retirement looks like</b>			
• How much money do you think you’ll need?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you used a retirement calculator?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you visited the <b>Retirement Living Standards</b> website?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6. I understand my options at retirement</b>			
• Do you know the difference between an annuity (guaranteed income) and drawdown (flexible income)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you know about how you can take cash from your SEI Master Trust account at retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. I keep up to date with my pension</b>			
• Is your personal information, like your email, address, phone number and beneficiary(ies) up to date?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you opened your latest benefit statement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. I’ve used tools and resources to get help</b>			
• Have you visited <b>MoneyHelper</b> , used the online tools, and/or asked us to help?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Have you taken steps to see what difference you can make to your future?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>