

LifeSight ageOmeter

As a member of LifeSight you are in control of your retirement savings, and the choices you make along the way will determine the value of your savings at retirement. So, you need to be equipped with the best tools to enable you to take control and make the right retirement planning decisions. To better understand where you are on your retirement journey, and the importance of consistent long-term saving, we have developed a personalised tool called the LifeSight ageOmeter.

The tool focuses on the age at which you may be able to retire instead of a potential monetary value at a specific time. Throughout build-up or 'savings' phase, the LifeSight ageOmeter shows you when you may be able to afford to retire and how you can influence this through your contribution and investment decisions, leading to more informed decisions and better outcomes.

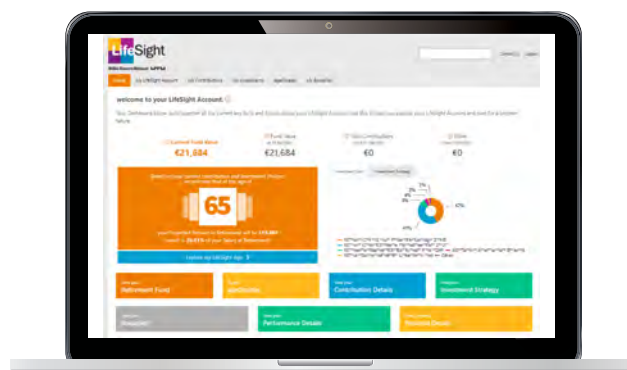
The LifeSight ageOmeter helps you to see the bigger picture by allowing you to consider your retirement savings sources all together, for example, assets from other schemes and your State Pension. You can also use the Budget Planner tool to help you to understand what living costs you may need to consider.

Once you have explored different scenarios, you will see your LifeSight Age and will be able to follow on to make the changes you feel work best for you.

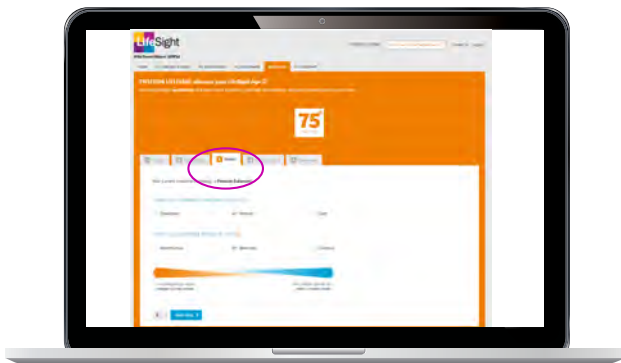
Using the LifeSight ageOmeter

The LifeSight ageOmeter has been designed to be as intuitive as possible. To discover your LifeSight Age and see how changes to your contributions and investment options could affect it, simply log in to your LifeSight Account at www.yourpension.willis.com and follow the steps below.

- On the homepage, click on the **ageOmeter** tab or "**Explore my LifeSight Age**".
- You will then see the ageOmeter page with five tabs: **Target, Contributions, Invest, Other assets** and **Summary**.
- Under **Target**, you can use the slider to adjust the amount you think you'll need to receive annually to provide the quality of life you want. You can also select or deselect variables such as Include State Pension, Inflation Linked and Spouse's Pension.



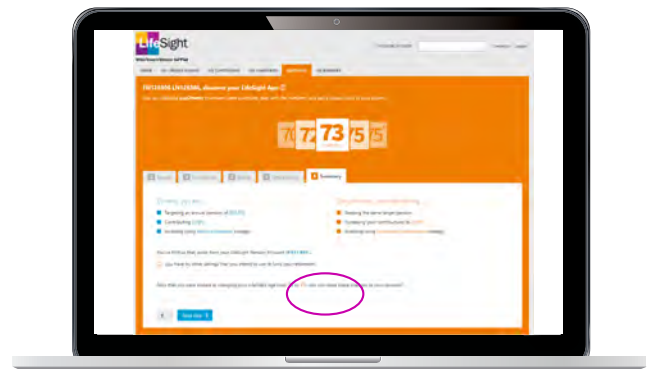
- You can use the **Budget Planner** to get a sense of what living costs you may have in retirement and what level of income you might need to meet these needs. The planner allows you to explore three levels of costs (Minimum, Moderate or Comfortable) under areas such as house, food & drink, transport and more, with dropdowns explaining what these associated costs could be.



- Click in to the **Contribute** tab where you can input different contribution rates to see what the impact of increasing your contributions could have on your LifeSight Age.
- In the **Invest** section, you can explore how changing their investment strategy and/or attitude to risk could impact your LifeSight Account
- Under **Other Assets**, you'll see how including any other Defined Contribution and/or Defined Benefit assets you may have could impact your LifeSight Age.

- The **Summary** tab then shows you your LifeSight Age based on the information you have provided.
- On the same page, you'll find links to change Investment Strategy and/or Contributions should they wish to do so*.

*Note that some schemes do not allow members to make changes online.



Saving for retirement is a long-term strategy which could take place over a period of 40 years. Each investment option has different risk characteristics and volatility, so different investment options have different levels of risk and return. That is why it is important to regularly review your investment choices to make sure your retirement savings are working as hard as they can and you are still on track with your retirement goals.