

Your pensions workout

The HSBC Bank (UK) Pension Scheme



Pension Attention

This year's campaign is all about getting financially fit for the future. We've put together a five-day pensions workout to get you started.



01 Monday

Start light and build up

When you first start a work-out schedule, it's best to start by doing what's comfortable and build-up over time. It's the same with saving into your DC pension pot. Even a small increase to your contributions now could make a big difference when you retire.

Do one thing today:

Go to the "Adjust your contributions" page on futurefocus <https://futurefocus.staff.hsbc.co.uk/> to find out more about saving into your DC pension pot. You can use the simple Contributions Wizard to help you work out how much saving a little more might cost.

02 Tuesday

Work out with a friend

If you're coming back to exercise or aiming to do more, working-out with a friend or family member can help. It can keep you motivated and provide support if it feels a little scary. Sitting down with a family member or friend can really help if you want to work out the pension savings you already have and what you might need. And there's lots of other help if you need it.

Do one thing today:

Find all your pensions information and sit down with someone close to you to work out how much you already have and if you have a savings gap. If you need to trace a lost pension go to <https://www.findpensioncontacts.service.gov.uk/>

03 Wednesday

Set a realistic goal

People who set a realistic exercise goals, like running their first 5k race are much more likely to be successful in the long term. It's the same with setting a realistic pension savings goal. It will stop you from putting it off or giving up because it feels unachievable. Ultimately, you'll save more for the retirement you want.

Do one thing today:

Work out a savings target that's right for you. Use the Pensions Freedoms Planner in My Pension. Go to [ePA \(TAS PROD Environment\): Sign in](#) to log into My pension or you can use the calculator on MoneyHelper at [Pension calculator | Work out your retirement income | MoneyHelper](#)

04 Thursday

Track your progress

Tracking your exercise progress helps you see how you're improving over time or if you need to tweak what you're doing. Tracking your pension progress and making changes early is key to making sure you hit your target.

Do one thing today:

To check how your DC pension pot is growing, you can login to My Pension by going to [ePA \(TAS PROD Environment\): Sign in](#). You should do this at least once a year. Whilst you're there, check that your nomination of beneficiary form is fully complete and up to date, so we know who you want to receive any benefits in the event of your death.

05 Friday

Use technology

Fitness apps and websites offer you useful data about your health as well as exercise plans, insights and case studies from trainers and experts. Futurefocus and the My Pension app are a trusted source of information about your pension benefits and give you 24/7 access to guides, podcasts, expert blogs, explainer videos and more to help you get the best from your benefits in the HSBC Scheme.

Do one thing today:

Add <https://futurefocus.staff.hsbc.co.uk/> to your website favourites list or download the My Pension app from the Apple App Store or the Google Play Store.

06 Saturday

Stay consistent, schedule your workouts

If its in your calendar you're more likely to do it! If you get into a good exercise routine it will become an automatic part of your week, making it a long-term habit. Putting 10 minutes aside regularly to listen to the latest pensions podcast or to watch a quick explainer video will help, over time, to build up your knowledge and understanding of your pensions benefits and options.

Do one thing today:

Put aside 10 minutes in your diary at least once a quarter to catch up on one of the latest pension blogs, podcasts or news articles on futurefocus.

07 Sunday

Join a class

Signing up for an exercise class removes the need to work out and plan everything on your own. An expert instructor can help explain what you need to do and make sure you're doing the right things. If you're aged 40 or over, why not attend one of our regular pension seminars? They have been developed with a specialist company called "WEALTH at work" to help you get the most from your HSBC Scheme benefits.

Do one thing today:

Sign up to a pension seminar or watch the webcast on futurefocus at anytime. Go to the 'Information centre' at [HSBC Future Focus | HSBC Bank \(UK\) Pension Scheme | HSBC Future Focus](#) and select the dropdown 'Retirement pension webcasts' then use the filter to find the right webcasts for you.