

Register for PRISM: Get your retirement quote online

All NEW – See your pension and get your retirement quote online

We have made some exciting changes to your pension scheme website 'PRISM' and want to share the new "retirement quote" feature with you.

You may already use PRISM or are perhaps new to how it can help you. Either way, we'd encourage you to log on at <https://www.lscpensions.co.uk/> and make use of this feature, details of which are summarised below.

The new feature – retirement quote online

By providing you with an up-to-date online retirement quote any time you need it, our aim is to help you:

- Understand what benefits are available to you,
- Plan for when it might be best to access your benefits,
- See your expected levels of pension and tax-free cash lump sum, based on your selected retirement date.

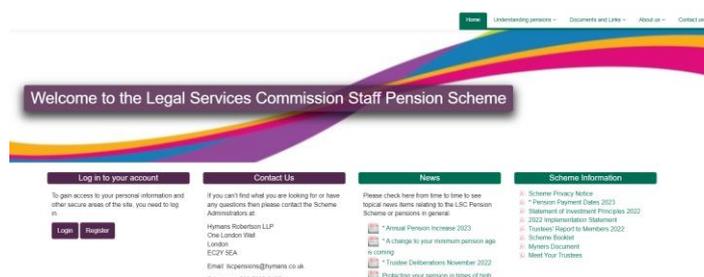
If you're over age 55 (the current scheme minimum retirement age) you can run unlimited calculations for retirement dates within the next 12 months. If you'd like a retirement quotation for a date more than 12 months in the future, or you are younger than 55, you can continue to model your estimated retirement benefits using the Pension Planner. Please note the minimum pension age is increasing from age 55 to age 57 from 6 April 2028.

Remember to review and update the personal and pension details we hold for you online, as these may affect the benefits quoted.

If you are thinking of retiring or transferring your benefits out of the Scheme, we recommend that you take financial advice first. For a list of independent financial advisers local to you, go to www.unbiased.co.uk.

Getting started

You can log on to your pension scheme website, PRISM, using your existing login details. If you're new, then go to <https://www.lscpensions.co.uk/> and click **Register**. Then enter your personal information. A step by step guide on how to register can be found on the final page of this flyer.



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What to expect

Here is an illustration (based on an example member) of what you'll see when you access the [retirement quote online feature](#):

Retirement Quote Online

Options available at retirement quote date of 31/01/2023

Option 1

A regular income of	£18311.64 a year
Once this is being paid it may increase each year in line with the Scheme rules.	
Plus a one off cash lump sum of	£54934.89
Capital Value of benefits for Lifetime Allowance check 	£366232.8
Percentage of Lifetime Allowance Used	34.13%

Please note that these figures are estimates and are not guaranteed.

If you die before your spouse or civil partner, they may be eligible to receive a regular income.

Please refer to your quote pack which can be found in your documents section for more details about your choices as well as information about State Pension, Tax Limits and Useful contacts to help you prepare for your retirement.

The above figures are based on the Scheme's current retirement factors as confirmed by the Scheme actuary. The factors are subject to regular review and could change in the future.

You may be entitled to other options not displayed here, for details of these options please refer to your quote pack.

Neither the Trustee of the Scheme nor the Scheme's administrator can advise you on which options to choose. They strongly recommend that you consult with a suitably qualified independent financial advisor assist you with your decision. If you do not have a financial advisor you can find details of how to contact one at www.unbiased.co.uk.

Do you want to run a quote at a different date? Yes No

What else can you do online to manage your own pension?

As a reminder, once you access your pension record on PRISM you can also:

- ✓ **View & update** your personal information,
- ✓ **Change your address** and tell us how you prefer us to contact you,
- ✓ **Add & update** your nominated beneficiaries (expression of wishes),
- ✓ **View** your annual pension at date of leaving,
- ✓ **View** your annual pension at current date.

We'd encourage all scheme members to access your secure records online and keep all your information up to date; it is the easiest way to make sure that we have what we need to pay your pension when it becomes due.

Lastly, if you do have any additional questions on your benefits then please get in touch with Hymans Robertson, your scheme administrator at:

Email : lscpensions@hymans.co.uk; or
Tel : 020 7082 6457

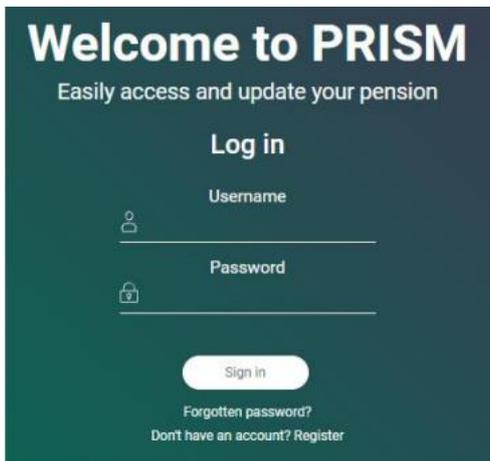
Appendix: Step by step guide on how to register

All you need to register for our online pension services are:

- Surname
- Date of Birth
- National Insurance Number
- Mobile Telephone Number (or landline if you don't have one), and,
- Personal Email Address

Step 1

Go to <https://secure.lscpensions.co.uk/> and click **Don't have an account? Register.**



Welcome to PRISM
Easily access and update your pension

Log in

Username

Password

Sign in

Forgotten password?

Don't have an account? Register

Step 2

Enter your personal details and click **Submit.**



Register for an account
Enter your details below to register for an account

You must complete your registration within 30 minutes otherwise your session will time out and you will need to start again. If you close this window or navigate away from this page then you will need to start again.

* denotes a mandatory field.

Surname *

Date of birth *

National Insurance Number *

Mobile Number *

Submit

Step 3

You'll be asked to choose a unique username and password. Your username must be at least 8 characters, and can include upper- and lower-case letters, numbers, or symbols. Your password must be at least 9 characters, include both upper- and lower-case letters, at least one number and one special character or symbol. Once added, click **Submit**.

Step 4

A One Time Code will be sent by text message to the mobile/landline phone number you provided in Step 2. Please enter the One Time Code within 30 minutes to complete registration and click **Submit**. If you don't complete your registration within the time slot, you'll be returned to the start of the process.