

4.2 DC Members – My Details: Benefit Summary

For a scheme associated with type DC, they will see a Benefit Summary that provides a live projection of their fund value at their target retirement date, together with being able to view the assumptions used in the projection.

[Benefit Summary](#)
[Personal Details](#)
[My Mailbox](#)

Benefit Summary

Illustration of Projected Benefits upon retirement at 12 Aug 2037

Annual pension (in today's money values)	£4,650
Equivalent to % of current salary	26.06%
% of Lifetime Allowance	19.20%
Annual spouse's pension on death in retirement (in today's monetary values)	£2,320

More Information

This illustration shows the amount of pension that might be payable when you retire, in today's prices i.e. it allows for the effect of inflation up to retirement and should give you a guide to the buying power of your pension at retirement (because you can compare the illustrated pension with today's prices).

Please click below to view the assumptions that have been made in calculating your projected pension at retirement.

View these assumptions

If any of the details shown are incorrect, or you would like further information please [Contact Us](#).

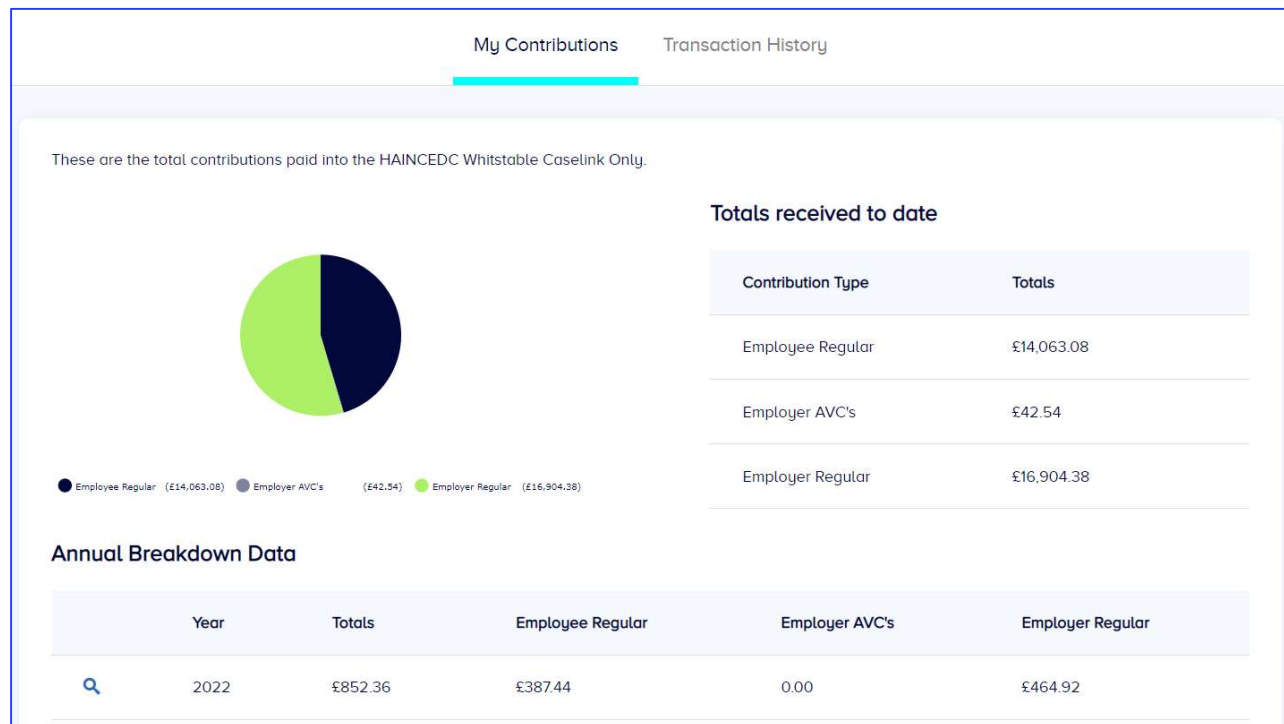
4.3 DC Members – My Contributions: My Contributions and Transaction History

My Contributions

- > My Contributions
- > Transaction History

Active and Deferred Members will also see the My Contributions tile.

The My Contributions page shows a member the total contributions held on record as shown in the “MP Conts Summary” record on Hartlink.



The Transaction History page enables a member to input a date range and be shown a list of all transactions as recorded on their “Funds Invested” record in Hartlink:

Transaction Details							
Fund	Contribution Type	Date of Transaction	Type	Source	Amount	Price	Units
HCDiversified	Employer Regular	25 Jul 2022	B	C	£ 116.23	£ 2.0623	56.3595
HCDiversified	Employer Regular	25 Jul 2022	B	C	£ 96.86	£ 2.0623	46.9670

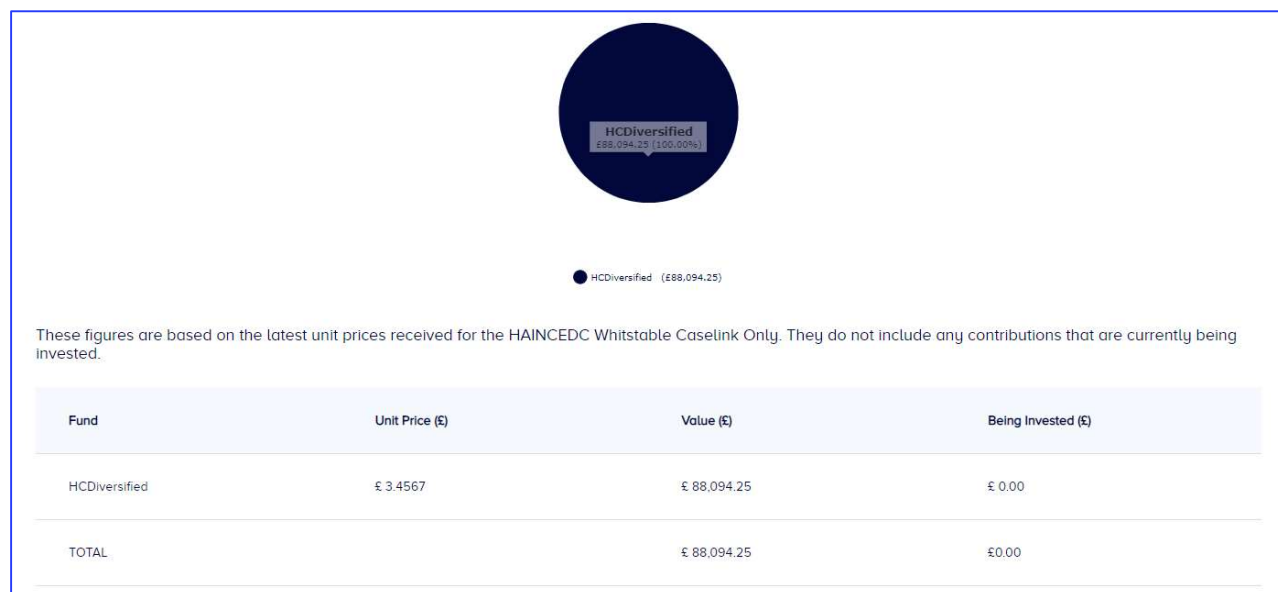
4.4 DC Members – Investments Summary



Active and Deferred DC Members will also see an Investments Summary tile which shows a snapshot of their latest fund value as held on the Funds Invested record in Hartlink, along with links to further pages regarding their investments.

My Investments

This page shows a member the current value of their investments, along with the Fund Name, Unit Holding, latest Unit Price and any money as shown “uninvested” on their Hartlink record.



My Chosen Investments

This page shows a members current investment strategy as shown on their Investment Strategy page under More > Current Investment Split

My Chosen Investments

Based on a retirement date of 12 Aug 2037 you currently have 14 years and 9 whole months to retirement.

Your current instructions are with effect from 13 Jun 2006.

For All Contributions

Fund Manager	Fund	Percentage
Legal & General	HCDiversified	100.00 %

Member Details: Mr B P Redcluck (UP532636B, ID:50370659)

CAPITA

Sex: **Male**
Pay No: **HC00000242**

D.O.B: **12/08/1972**
N.R.D: **12/08/2037**

Status: **A/M**
Category: **CELE**

Scheme: **HAINDC**
Employer: **HCFKWKL (1)**

Member Records

- Addresses ✓
- Case-Link (0)
- Contributions Cntrl ✓
- Documents ✓
- Employment Details ✓
- Events ✓
- Flags ✓
- Funds Invested ✓
- Income ✓
- Investment Strategy ✓**
- Marital ✓

Personal Lifestyle Strategy (1)

View
Update
New
Delete
History
Auth
Inv. Profile
More

Effective	Auto-Rebalance	Usage	Profile	Used	Authorised
13/06/2006	Yes	Continuous	SP-05721	Yes	✓

Current Investment Strategy

As At: 11/11/2022
Go
Close (F4)

Stream	Percentage	Fund
ALL	100.00	PRF5728


My Investment Options


The My Investment Options shows the funds and lifestyle strategies available to a member as recorded on the Scheme's DC Reference Files in Hartlink. There is also the ability to upload Fund Fact Sheets and Investment Guides.

My Investment Options

The scheme offers a range of funds for you to invest in.

The table below provides a list of the available freestyle funds (excluding the lifestyle option). To see how each fund has performed in the past, please click on the fund name below.

Fund Manager	Fund
Legal & General	HCCash Fund
Legal & General	HCDiversified 
Legal & General	HCGlobal Equity
Legal & General	HCLong Dated Index Linked Gilt
Legal & General	HCOverseas Equity
Legal & General	HCPre Retirement
Legal & General	HCUK Equity Fund

 You have contributions invested in this fund.

For more information on these funds please use the factsheet links below:

No factsheets available

The table below provides a list of the available lifestyle strategies.

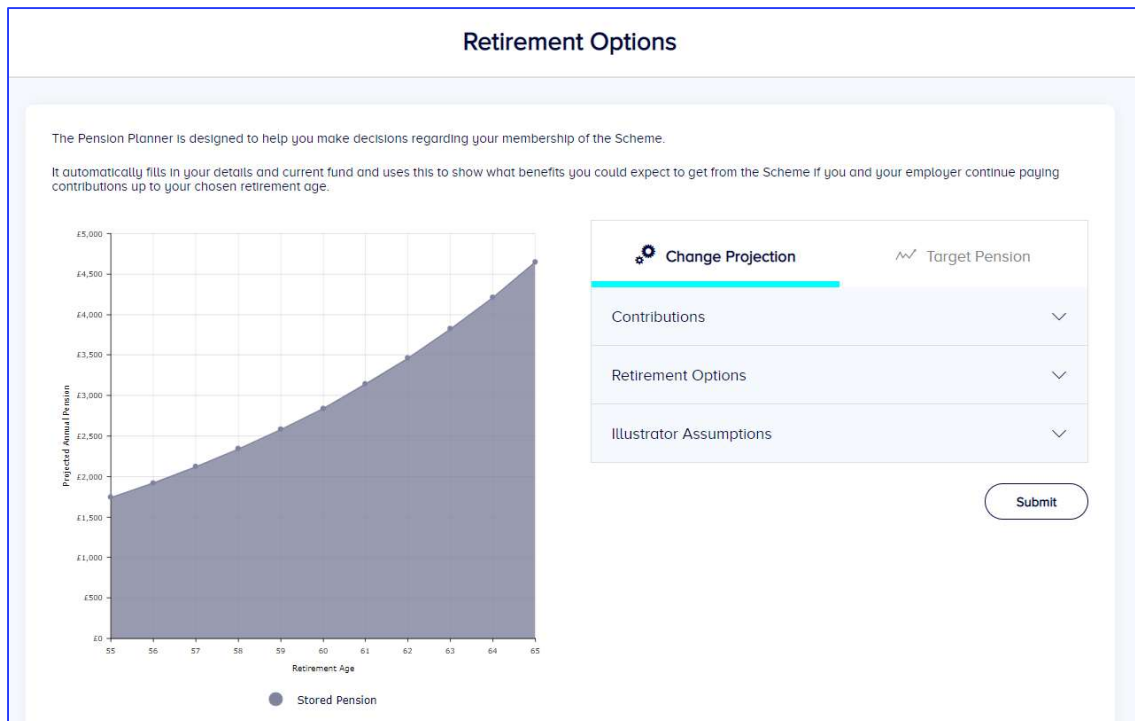
Lifestyle Strategy
ES Default - Multi Asset
HCDiversified Lifestyle
HCLifestyle

For details of these strategies, please click on the Guide to Fund Options link below:

No Investment Guide available

4.5 DC Members – Retirement Options: Pension Planner

Active & Deferred DC Members will also have access to the Pension Planner. This tool shows the projected fund value and income at retirement age for a member, allowing a member to change the projection with things like different contribution rates, investment returns, and retirement dates.



Active Members can also reverse the projection by targeting a specified income to see the AVCs they would have to pay above their regular contributions in order to achieve a desired income at retirement.

4.6 DC Members – Modellers & Guidance

Active DC Members can also see a page that gives them generic information on where they can go to get help and advice regarding their retirement pot, along with links Money Helper and Pension Wise to our partners.

Modellers & Guidance

Need more help?

There's a lot to think about when you come to retire. It's a big decision and making the right choice can make a real difference to your standard of living.

There's plenty of information available to help you, including on this site. But what if you want to talk to someone about what's best for you?

There are two types of help that you can get; advice and guidance. Advice gives you a personal recommendation. Guidance give you general information.

Who can give me advice?

Advice gives specific recommendations about what decisions you should take and what companies and products you should choose. Only qualified people who are regulated by the Financial Conduct Authority can give advice. They will take into account your circumstances, preferences and goals and tailor a solution to suit you.

There is a complaints process if you are unhappy with the advice you have received. This includes recourse to the Financial Ombudsman Service, who can award compensation.

You will need to pay for advice.

You may already have your own financial adviser. If you don't, you can find one at [MoneyHelper](#) or you can use one of our partners. If you use one of our partners, they may charge us a fee for introducing you to them.