

## WELCOME TO THE ABERDEEN ASSET MANAGEMENT PENSION

### What is a pension?

A pension is a way of saving money for you to spend in retirement. Our scheme is a Group Personal Pension which means the plan belongs to you and should you leave our employment, you are free to continue paying into it yourself.

### How do I join?

Government laws enforce us to **automatically enrol** you into our scheme from day one of your first full month's employment.

In your first full month of employment, our pension provider Aegon will assess your eligibility to join the scheme. Following this initial assessment, an email communication from Aegon will be sent to you detailing how you will be joined to the pension scheme. If you are not eligible to be automatically enrolled and you wish to opt-in to the scheme, please send an email to [aam.benefits@aberdeen-asset.com](mailto:aam.benefits@aberdeen-asset.com) requesting to opt-in. This **MUST** include the sentence 'I confirm I personally submitted this notice to join a workplace pension scheme'.

After 3 full months' service, Lemonade, our benefits consultant will contact you to offer a pension meeting (optional). This may be useful if you would like to discuss:

- The finer details of the AAM scheme
- Set goals and see what pot of money you might be able to build up for retirement
- Select funds appropriate to your attitude to risk
- Assess any other pension schemes you might have

### What are the benefits?

Being a member of the AAM pension scheme provides you with a number of key benefits -

- 20% of your basic salary is invested without you needing to contribute
- You can contribute via salary sacrifice, saving you tax and national insurance
- You can invest into Aberdeen funds
- The scheme is administered by Aegon and you will have online access
- Scheme charges are 0.35% pa and are rebated while you work for Aberdeen
- The scheme has been awarded the Pension Quality Mark, an independent standard that recognises high quality pension schemes

### Want to hear more?

Please visit the AAM Pension website: [www.aegon.co.uk/aam](http://www.aegon.co.uk/aam)

Details of the AAM funds available through the pension can be found at:  
<https://www.aegon.co.uk/support/faq/Understanding-our-products/retirementproducts/workplace-pensions/where-will-your-money-be-invested.html>

### Contact us

HR: [aam.benefits@aberdeen-asset.com](mailto:aam.benefits@aberdeen-asset.com)

Our benefits consultants: [www.LemonadeReward.com](http://www.LemonadeReward.com)

Email [AAM@LemonadeReward.com](mailto:AAM@LemonadeReward.com)

We will pay **20%**  
of your salary into the  
Pension Scheme

You don't have to, but  
you can also choose to  
pay into your pension as  
a salary sacrifice

 **PROFESSIONAL  
PENSIONS**  
PENSION SCHEME  
OF THE YEAR  
AWARDS 2017

**WINNER**

Pension Scheme  
of the year

 **PROFESSIONAL  
PENSIONS**  
PENSION SCHEME  
OF THE YEAR  
AWARDS 2017

**WINNER**

DC Scheme of the Year  
(for firms with under  
5,000 staff)

