

The Lloyd's Register Superannuation Fund Association (LRSFA) DC Section

Guide to switching investments

Your pension is invested in funds, which means it has a better opportunity to grow than if it were saved in cash. How it's invested will affect how it performs, so it's important to regularly check your investments.

With online servicing, you can check how your investments are performing. Remember – the value of your plan can go down as well as up and you could get back less than was paid in.

Right, let's go...

Start your online journey by visiting **Connect**. You will need to add the **Lifelens – UK Pension** app to your 'My LR Apps' list. Single Sign On will give you access without the need for a password.



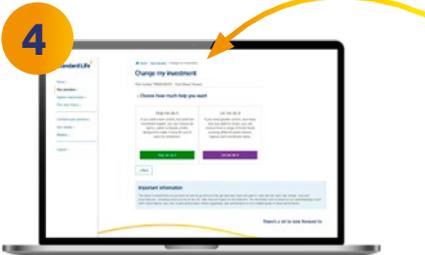
then into...

Lifelens* is where you can find out about your investment options and track your existing ones. You can also access online servicing by clicking the '**Go to dashboard**' tile. This is where you can change your investments.

almost there...

Click on **'explore investments'** and you will be taken to the Investment Hub where you can learn more about how investing works and what it means for you. You can then choose from from the help me do it, or if you feel you have the time, knowledge and confidence, from the let me do it range of investment options.

If you're not sure about anything to do with your pension or your investments, you can also speak to a financial adviser (charges will likely apply). To find one in your area see **unbiased.co.uk**.



And finally!

Once you have submitted your changes, you will receive an email confirmation.

Then once your choices have been updated, you'll receive a letter in your digital mailbox if you're paperless or you'll receive a letter to your home address if you're non paperless.

Deferred members

If you're no longer employed by Lloyd's Register, you'll need to log into online servicing manually to make any changes.

You can do this at **standardlife.co.uk**. You'll need your username and password. If you've never registered for online servicing, you'll need to do this first, you'll need your plan number which you can find on most communications from Standard Life, for example your Annual Benefit Statement.



Once you are in your dashboard, just follow step 3 to change your investments.

www.standardlife.co.uk

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