



Your Salvus Master Trust account is a personal long-term savings plan that boosts your retirement income. Because your employer and the government (if you're a taxpayer) also pay into your account when you do, it is one of the easiest and most affordable ways to grow a pot of money for you to use in the future.

Minimum Contribution Rates

As part of its strategy to ensure that people are financially prepared for retirement (the Government's auto enrolment legislation), minimum pension contributions are required to increase over time.

The next increase will happen on 6 April 2019, whereby the minimum contribution will generally increase to a total of 8% of qualifying earnings of which at least 3% must be paid by your employer. These are the minimum requirements and you and/or your employer may already be meeting this minimum requirement. However, if not, you may see an increase in your contributions in April 2019.

This is the final increase to be applied in the current legislation laid down by the Government at present.

Spring Clean Your Pension

To make sure your account is setup correctly and to make sure you don't lose track of your savings, here are 4 quick and easy spring-cleaning tips that take just 5 minutes:

- **Check Your Account Access**

You can access your account using the Member Portal, which lets you see how your pension savings are doing and what they might be worth when you retire. You can [click here to login directly](#) or get

access via the [members area](#) on our website. If you've not accessed your account before or forgotten your login details, you can reset your user name and/or password on the Portal [login page](#). If you're still having problems, don't worry – just call us on 0151 448 5550 and we'll get you back up and running.

- **Update Your Details**

It's important that we have your correct contact details so we can reach you and make sure you don't miss out on any updates about your account. Be sure to check your home address, telephone number and email are up-to-date by logging into the Member Portal and going to the 'My Details' page.

- **Stay Secure Online**

Keep your account secure by updating to a stronger password. You can change your password on the 'My Details' page. We recommend a using a mix of letters, numbers and symbols. Keep your password unique and private - never use the same password on different websites and never share it with anybody. We will *never* ask you for your password.

- **Look After Loved Ones**

If the worst ever happened, it's good to know your savings pot won't disappear. You can tell us what you would like to happen to your pension if you were to die by logging into the Member Portal and completing a nomination form via the 'Nominations' page. This means we can identify and contact your loved ones and pay them a lump sum according to your wishes, subject to the usual checks and rules.

That's it! You're up-to-date and good-to-go!

If you have any other questions, get in touch with us on 0151 448 5550 or salvus.members@hsadmin.com.

Our opening hours are 09:00 to 17:00, Monday to Friday.