

The Lloyd's Register Superannuation Fund Association (LRSFA) DC Section Guide to Switching Investments

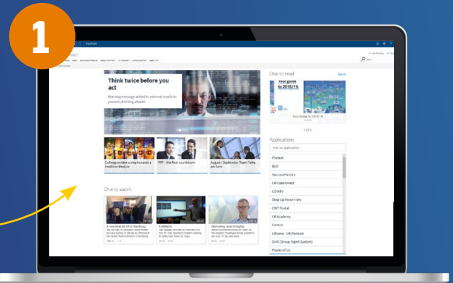
Your pension is invested in funds, which means it has a better opportunity to grow than if it were simply saved in cash. How it's invested will affect how it performs, so it's important to regularly check your investments are on track to help make your plans for the future a reality.

Right, let's go... 

You should start your online journey by visiting **Connect**. You will find the **Lifelens – UK Pension** link on the right hand side of the Connect homepage. Single Sign On will give you access without the need for a password.

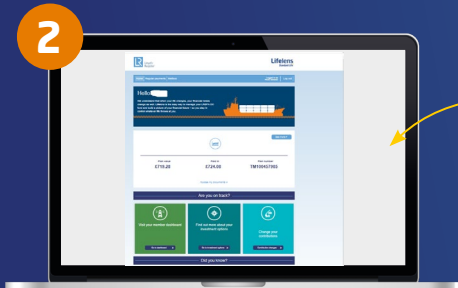
Changing your investments is a lot easier than you think. With the help of your personal online servicing dashboard, you can regularly check how your investments are performing and change where your money is invested.

Remember – the value of your plan can go down as well as up and you could get back less than you invested so it pays to take some time and carefully consider all your options before making any changes.



then onto... 

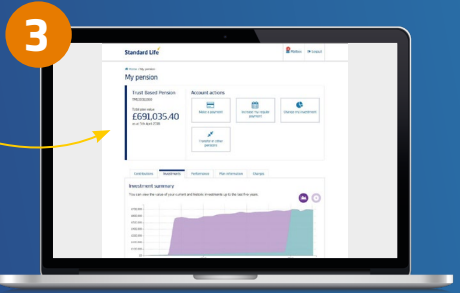
In Lifelens* you can check your plan value, find out about your investment options, nominate your beneficiaries and change your contributions. You can also access the online servicing member dashboard by clicking the **'visit your member dashboard'** tile. This is where you can change your investments.



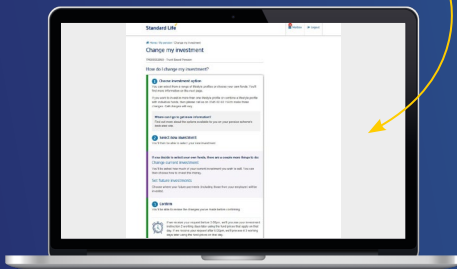
*Lifelens is provided by Vebnet Limited

almost there...

Once you are in your member dashboard, click on **'my pension'** and then go to **'change my investment'**. You will be taken through on screen instructions showing you how to change your investments, along with information on where to go if you need further assistance. If you have more than one pension plan with Standard Life, you will have to select the plan you wish to change your investment choices for first.



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! 

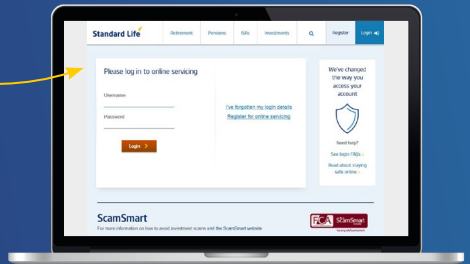
Once you have confirmed your investment changes, you will receive an email confirming that your request has been received. Once your investment choices have been updated, if you are a paperless member you will receive a letter in your member dashboard mailbox.

If you are a non-paperless member, confirmation of your changes will be posted out to your home address.

Deferred Members

If you are no longer employed by Lloyd's Register, you will need to log in to online servicing directly to change your investments.

You can do this via **www.standardlife.co.uk/online**. You will need your username and password. If you have never registered for online servicing, you will need to do this by clicking the **'Register for online servicing'** link. You will also need your plan number to register, which you can find on your certificate of membership.



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

Standard Life

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