**Pension FAQs**

How can I find out my State Pension Forecast?

* You can check your state pension here - [Check your State Pension forecast - GOV.UK (www.gov.uk)](https://www.gov.uk/check-state-pension)

How much should I be saving into my pension?

* This depends very much on the type of retirement you want, there is some great helpful info here -
* The Retirement Living Standard of Living Info is here - <https://www.retirementlivingstandards.org.uk/>
* [Scottish Widows YouTube - How much should I save into my pension?](https://youtu.be/GkmXoCRv1k4)
* Useful calculators here - [Pension calculators | Pension pot calculator UK | Scottish Widows](https://www.scottishwidows.co.uk/retirement/calculators-tools/)

How do I find out more about pensions?

* MoneyHelper is a great site to get more info and support with pensions (not Scottish Widows specific) - [Pensions and retirement | Help with pensions and retirement | MoneyHelper](https://www.moneyhelper.org.uk/en/pensions-and-retirement)
* Your HR team should be able to answer questions regarding how to make changes to your contributions, what the company is contributing and whether or not your contributions are made via salary exchange.
* There is some useful info held here - [Scottish Widows | Retirement | University of Exeter Retirement Savings Scheme](https://www.scottishwidows.co.uk/save/erss/)
* Pension FAQ’s - <https://www.scottishwidows.co.uk/existingcustomers/pensions/>

How do I know if a pension offer is genuine?

* More Info on Pension Scams and the top tips on what to look out for are here - [Pension scams | How do pension scams work? | Scottish Widows](https://www.scottishwidows.co.uk/answers/pension-scam/#:~:text=Scammers%20may%20use%20the%20terms,are%20unlikely%20to%20be%20genuine.)
* [How do I spot a pension scam?](https://youtu.be/WrVY8KHCY70)

What happens to my pension when I die?

* [What happens to my pension when I die? | MoneyHelper | MoneyHelper](https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems/pensions-after-death#:~:text=Any%20dependant%27s%20pensions%20that%20are,financially%20dependent%20on%20the%20member.)
* What happens to my pension when I Die – Scottish Widows YouTube -
* <https://www.scottishwidows.co.uk/existingcustomers/pensions/>

 How can I see my pension online?

* You can register online here - [Register for servicing | Scottish Widows](https://www.scottishwidows.co.uk/register/)
* All you need is your surname, NI number, date of birth, and either your postcode or policy number (the postcode will have to match what we have on the system)

How do I choose my own funds for my pension?

* The website detailing the fund charges and options is - [Scottish Widows | Retirement | University of Exeter Retirement Savings Scheme](https://www.scottishwidows.co.uk/save/erss/)

Where can I find out more about Ethical Investing?

* [Why do we exclude companies from our investments?](https://youtu.be/MXBBU3RkH5I)
* [What is Ethical Investing?](https://youtu.be/OJ6biRgItzo)
* <https://www.scottishwidows.co.uk/about_us/responsibleinvestment/>

Can I combine my pension pots?

* [Combining pensions | Pension consolidation | Scottish Widows](https://www.scottishwidows.co.uk/retirement/retirement-explained/approaching/combining-pensions/)
* Then if you decide it is the right choice for you, you can follow the online process here - [Pension transfer | Combine online | Scottish Widows](https://www.scottishwidows.co.uk/retirement/pension-transfers/)
* See attached Online Transfer Journey document for more details on what you will need to combine

Where can I find details of old pensions?

* Find pension contact details - GOV.UK (www.gov.uk)
* [Find my pension: tracing and finding lost pensions | MoneyHelper](https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems/tracing-and-finding-lost-pensions)
* Look out for any Annual Benefit Statements coming through the post

What happens to my pension if I move abroad?

* [Moving, Living and Retiring Abroad - Money Helper](https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/moving-living-and-retiring-abroad#:~:text=If%20you%20move%20abroad%20before,Continue%20paying%20into%20your%20pension)
* [State Pension if you retire abroad: Claim State Pension abroad - GOV.UK (www.gov.uk)](https://www.gov.uk/state-pension-if-you-retire-abroad)

More FAQs can be found here - [Pensions questions | Existing customers | Scottish Widows](https://www.scottishwidows.co.uk/existingcustomers/pensions/faqs/?WT.mc_id=pensionfaqs)