



## News Update – December 2018

### Authorisation

Salvus Master Trust will be applying to The Pensions Regulator to become an “authorised” Master Trust. New regulations came into effect on 1 October 2018 and we will be applying before the 31 March 2019 deadline.

### Salvus Acquisition

In June 2018 Salvus finalised the acquisition of the Complete Pension Trust involving the transfer of c£9M in assets. We welcome all former Complete members to the Salvus fold.

### Salvus today

Today Salvus has over 3,000 employers participating in the scheme and in excess of 60,000 members. We have a strong performing default fund and have received high accolades from independent research providers such as Defaqto and F&TRC.

### Member Portal

Your Member Portal account allows you to view details of your pension, including guides about the scheme, available investments, details of the contributions you and your employer have paid and current fund values, as well as accessing important documents such as your annual benefit statement.

It is extremely important that you log in to your secure Portal as soon as possible as this is your only way of viewing the important key and real time information relating to your pension.

If you have not previously logged into the Member Portal, and/or have forgotten or lost your login details, you can reset your Username and/or Password at:

<https://members.hsadmin.com>

### New for 2019

In Q1 we will also be launching a new Salvus APP which will be available on both IOS and Android. You will be able to access your Member Portal account from the APP and it will provide you with news nudges and updates on Salvus.

### Pension Freedoms

Salvus has fully embraced new pension freedoms via our “Retirement Bridge” and if you are over age 55 we can offer you the following options:

- cash-in your pension pot (subject to Tax)
- buy an annuity (whole of market quotes & impaired life annuities)
- enter into a Flexi Access Drawdown (FAD) arrangement

For more information visit: [www.salvusrb.com](http://www.salvusrb.com)

### Christmas break

Salvus will be closed over the Christmas and New Year period on the following days:

- Monday 24 December to Wednesday 26 December
- Monday 31 December to Tuesday 1 January

We wish you and your family a very Merry Christmas.

### Further information

[salvus.members@hsadmin.com](mailto:salvus.members@hsadmin.com)

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