This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

1	Visit futurefocus and take a look at the tools and guides available.	Having trouble	Almost there	Done	
2	Log in to My Pension and check all my details are correct. Update my personal details.	Having trouble	Almost there	Done	THE REAL PROPERTY OF
3	Complete the My Beneficiaries selection on My Pension to make sure the Trustees know my wishes for my death in service benefits.	Having trouble	Almost there	Done	THURSDAY
4	Work out a savings target and pension contribution that's right for me and then update my contribution in My Choice.	Having trouble	Almost there	Done	
5	Check I'm happy with my investment choice.	Having trouble	Almost there	Done	
6	Think about the right retirement age for me and then update my Target Retirement	Having trouble	Almost there	Done	

114

0

0

@

8

U

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



K

M

H

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



H

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.



6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

0

@

Not sure where you're DC pension pot is invested or if it's right for you?

When you join, we automatically invest your DC pension pot in the default invest option. This is the Flexible Income Strategy. This investment option is designed for members who plan to take a flexible income at retirement, spreading the amount and timing of withdrawals from their DC pension pot. If you don't think that's the right option for you, there are other choices available. Click here to find out more about the investment options available to you.

If you want to choose a different investment option, it's easy to update your investment choice, just login to My Pension and click "My investment change process".

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

0

@

Not sure where you're DC pension pot is invested or if it's right for you?

When you join, we automatically invest your DC pension pot in the default invest option. This is the Flexible Income Strategy. This investment option is designed for members who plan to take a flexible income at retirement, spreading the amount and timing of withdrawals from their DC pension pot. If you don't think that's the right option for you, there are other choices available. Click here to find out more about the investment options available to you.

If you want to choose a different investment option, it's easy to update your investment choice, just login to My Pension and click "My investment change process".

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

6

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

8

0

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

1	Visit futurefocus and take a look at the tools and guides available. This includes our new joiner video.	E CLIE	We add new information to futurefocus all the time, make sure you visit futurefocus every few months to find out what's new.
2	Log in to My Pension and check all my details are correct. Update my personal email and email preferences.	BECKLIG	Make sure you keep us updated if any of your details change.
3	Complete a My Beneficiaries form to make sure the Trustees know my wishes for my death in service benefits.	Not sure what age to choose or how to update your choice? When you first join a pension scheme, retirement can seem like a long way off, but it's worth knowing some of the basics. If you don't tell us the age you're planning	Make sure you update your form if your circumstances change, for example, if you get married or have children.
-	Work out a savings target and contribution that's right for me and then update my contribution in My Choice.	to retire, we set it automatically at age 65. This may be different to your State Pension Age, which could be later, and to the age set in any other pension schemes where you have built up benefits. The earliest age that you can currently start taking your DC pension pot is age 55 and the latest age in our Scheme is age 75. If you want to know your State Pension Age you can find out by	Make sure you visit My Pension to check that you're DC pension pot is on track every year.
•	Check I'm happy with my investment choice.	visiting: <u>Here</u> . If you want to change your Target Retirement Age, just go to My Pension and click "My investment change process" and look for the Target Retirement Age tile on the right hand side.	You don't need to update your investment choice every year but if you've chosen the Freechoice option, you should log in to My Pension regularly to keep track of how your investment choices are performing.
	Think about the right retirement age for me and then update my Target Retirement Age.	Having trouble Almost there	ne

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

1	Visit futurefocus and take a look at the tools and guides available. This includes our new joiner video.	CHL-C	We add new information to futurefocus all the time, make sure you visit futurefocus every few months to find out what's new.
2	Log in to My Pension and check all my details are correct. Update my personal email and email preferences.	E CKLIQ	Make sure you keep us updated if any of your details change.
3	Complete a My Beneficiaries form to make sure the Trustees know my wishes for my death in service benefits.	Not sure what age to choose or how to update your choice? When you first join a pension scheme, retirement can seem like a long way off, but it's worth knowing some of the basics. If you don't tell us the age you're planning	Make sure you update your form if your circumstances change, for example, if you get married or have children.
4	Work out a savings target and contribution that's right for me and then update my contribution in My Choice.	to retire, we set it automatically at age 65. This may be different to your State Pension Age, which could be later, and to the age set in any other pension schemes where you have built up benefits. The earliest age that you can currently start taking your DC pension pot is age 55 and the latest age in our Scheme is age 75. If you want to know your state pension age you can find out by visiting:	Make sure you visit My Pension to check that you're DC pension pot is on track every year.
5	Check I'm happy with my investment choice.	Here. If you want to change your Target Retirement Age, just go to My Pension and click "My investment change process" and look for the Target Retirement Age tile on the right hand side.	You don't need to update your investment choice every year but if you've chosen the Freechoice option, you should log in to My Pension regularly to keep track of how your investment choices are performing.
6	Think about the right retirement age for me and then update my Target Retirement Age.	Having trouble Almost there Done	

0

This is an interactive checklist, it's easy to navigate, just use the slider to monitor and guide your progress.

1	Visit futurefocus and take a look at the tools and guides available. This includes our new joiner video.	C.			We add new information to futurefocus all the time, make sure you visit futurefocus every few months to find out what's new.
2	Log in to My Pension and check all my details are correct. Update my personal email and email preferences.		ECKL	\bigcirc	Make sure you keep us updated if any of your details change.
3	Complete a My Beneficiaries form to make sure the Trustees know my wishes for my death in service benefits.			\bigcirc	Make sure you update your form if your circumstances change, for example, if you get married or have children.
4	Work out a savings target and contribution that's right for me and then update my contribution in My Choice.	V		\bigcirc	Make sure you visit My Pension to check that you're DC pension pot is on track every year.
5	Check I'm happy with my investment choice.	V		\bigcirc	You don't need to update your investment choice every year but if you've chosen the Freechoice option, you should log in to My Pension regularly to keep track of how your investment choices are performing.
6	Think about the right retirement age for me and then update my Target Retirement Age.			\bigcirc	Make sure you keep your Target Retirement Age updated if your plans change.

0

Legal Note: This document is based on the Trustee's understanding of applicable law and regulations and does not confer any right to benefits. Members' benefits are governed by the trust deed and rules, of the Scheme, as amended from time to time. In the event of any conflict between this document and the trust deed and rules, the trust deed and rules will always override. Issued by HSBC Bank Pension Trust (UK) Limited 2025. Copyright HSBC Bank Pension Trust (UK) Limited 2025. Copyright HSBC Bank Pension Trust (UK) Limited 2025. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of HSBC Bank Pension Trust (UK) Limited. Members of the pension Scheme may, however, copy appropriate extracts in connection with their own benefits under the Scheme. HSBC Bank Pension Trust (UK) Limited, 8 Canada Square, London, E145HQ Registration number: 489775