

Introducing the
Pruretire website
www.pruretire.co.uk

Self-service pension website



PRUDENTIAL 

Helping you control your pension fund



- 1. www.pruretire.co.uk is a user friendly website that gives you 24 hour access to details of your pension fund. A tried and tested website that is quick and simple to navigate around**

- 2. A comprehensive website that enables you to:**
 - View the current value of your pension fund
 - Illustrate the pension that you could buy when you retire
 - Access information on fund prices and fund factsheets
 - See transactions on your account

- 3. The website offers you the ability to:**
 - Review or change your investment choices at any time
 - Model different pension contributions and how different investment returns could impact your benefits
 - Change personal details
 - Where available, update and amend your contribution

- 4. Within the website you can:**
 - Download useful and important literature
 - Access links to pension information websites

- 5. Security is paramount; therefore the website can only be accessed using the unique username and password that you create.**

Please note that some functionality is not available to everyone and is dependant on agreement with your employer or the Trustee of the scheme.

The system is very intuitive and easy to use but if you have any issues or questions when registering or logging on, please call for support on **0845 301 3009**.

AVC customers should call **0845 6000 343**. Lines open 8.30am – 6pm (Mon – Fri).

Getting started

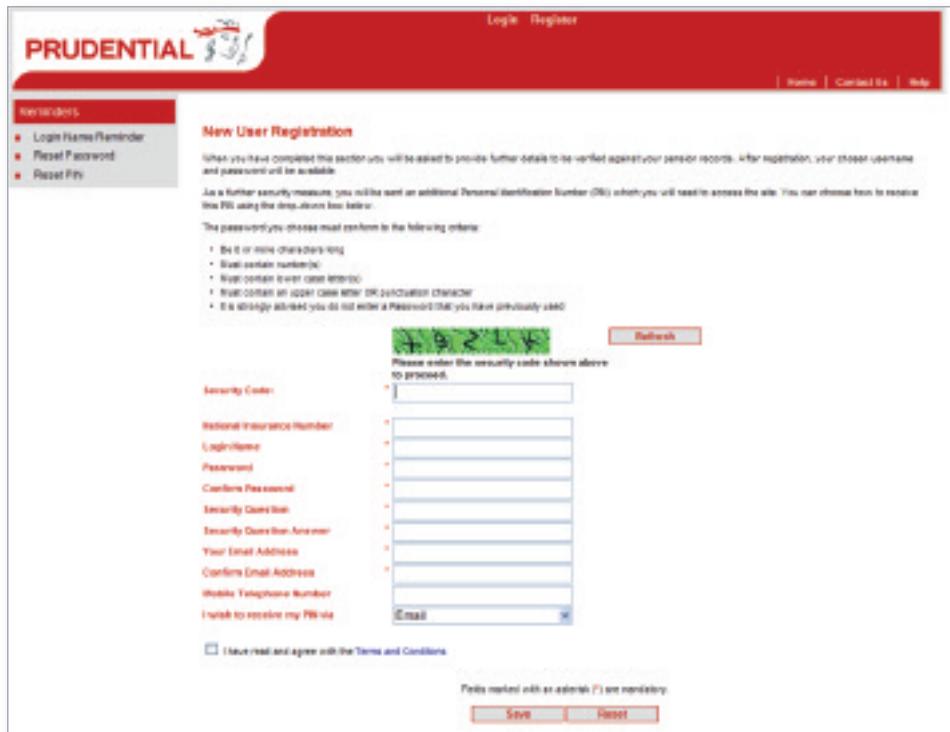
You need to register in order to benefit from this member website.

Please follow the steps below:

1. The first time you access www.pruretire.co.uk you need to create your own:

- Login name
- Password
- Security question and answer

2. Await receipt of your PIN (if you chose email or SMS text message this should be instantaneous upon completion of registration).



New User Registration

Please enter the security code shown above
To 492848.

Security Code:

I have read and agree with the [Terms and Conditions](#).

Fields marked with an asterisk (*) are mandatory.

3. Go to www.pruretire.co.uk and insert your login name



Log In - Step 1

Please enter your Login Name

Your Login Name:

4. Insert the characters, which are randomly selected from your password and PIN

5. Use the left hand menu items to navigate through the site...

Mr E OnlineView

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PRUDENTIAL

Welcome to the Information Centre for the **State Group Limited**
State Group Pension Plan

This site contains details of the benefits you may receive from the State Group Limited. What you receive will depend on many factors such as how your investments perform. Your pension income and benefits will vary depending on many factors such as the actual rates available at the time you retire.

My Details

- Benefit Summary
- Personal Details
- My MyPension

My Contributions

- My Contributions
- Change My Contributions
- Transaction History

Investments Summary

- My Investments
- My Chosen Investments
- My Investment Options
- Change Investments

Retirement Options

- Pension Planner

Plan Communications

- Plan Information
- General Information
- Contact Us
- Useful Websites

My Pension

My estimated annual pension at retirement is today's money terms is £381.

This figure is based on assumptions detailed within the online Benefit Summary.

My Fund Value

My current fund value is £ 1,342.10. This figure is based on the investments available. Therefore, it may not be the actual value that would be achieved if the funds were realised today, as investment prices are not known at this time. The value will not include any contributions available to investment.

My Contributions

My employee contribution per month (current rate) is 3.00%.
My employer's contribution per month (current rate) is 4.00%.

Any recent contribution changes will be shown here. There may be a short period before revised contributions reflect in contribution payments.

Remember you receive ten per cent of the basic rate on your employee contribution, as the amount maximum from your pay is less than this and you earn this basic rate tax-free from this allowance and Confidence (WRC). If you pay less at a higher rate than basic, you should claim any additional tax relief from HMRC. My pension plan value may change in the future.

My Investments

The following table provides you with a breakdown of your current unit holdings.

Period	Units	Unit Price	Value	Change	
Prudential Global	1,943.15	£ 1.7641	£ 1,764.12	£ 0.00	
Prudential Equity	1,300.2914	£ 1.7299	£ 1,729.40	£ 0.00	
Chosen Equity	Prudential	Prudential Pts Retirement	£ 11.0633	£ 12.0261	£ 1.00
Prudential UK	1,756.6588	£ 1.0000	£ 1,751.42	£ 0.00	
Equity (Pension)					

Chosen Investments

Personal contributions and transfers are being invested in the **Prudential Lifestyle Fund**.

The individual funds and percentage splits which make up this fund are as follows:

Fund	PERCENTAGE
Prudential Equity	4.37%
Prudential Overseas Equity	17.42%
Prudential Pts Retirement	80.49%
Prudential UK Equity (Pension)	17.42%

Here are some examples of what you can do...

➤ Monitor the value of your pension fund's performance under "My Investment" page.

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PRUDENTIAL

My Investments

Funds Invested

Fund	Value (£)
Prudential Global Equity	51.12
Prudential Overseas Equity	17.42
Prudential Pts Retirement	32.00
Prudential UK Equity	17.42
Prudential Equity	0.00

The current value of your fund is £1,342.10. This value is based on the latest unit prices in respect of your chosen investments, as displayed above. Therefore, it may not be the actual value that would be achieved if the funds were realised today, as today's prices are not known at this time. The value will not include any contributions available to investment.

➤ Retirement Option –

Use the online planner to analyse the retirement saving you need to provide your desired retirement income.

Mr E OnlineView

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Pension Planner

The Pension Planner tool helps you determine the level of contributions that may be required to work towards your target retirement pattern.

Shared Pension

ILLUSTRATION & ASSUMPTIONS

Salary Overall	£ 1,000	%
Investment Overall	£ 1,000	%
Rate	2.5%	%
Inflation Rate	2.0%	%

MORTALITY CONTRIBUTORS

Employer	£ 1,000	%
Employee	£ 1,000	%
Chosen Pension Date	30/11/2014	
Chosen Pension Age	65	
Stop paying contributions	<input type="checkbox"/>	
One-Off Payment	£ 0	
Any Other Payments	£ 0	
Change Assumptions	<input type="checkbox"/>	
Target Pension	£ 10,000	

Projected Annual Pension (£)

Projected Annual Pension (£)	Target Pension (£)
65	£ 10,000.00
70	£ 10,000.00
75	£ 10,000.00
80	£ 10,000.00
85	£ 10,000.00

Shared Pension

Fund: £ 10,000.00
% of LTA: 5.27%
Pension: £ 518.88
CPI: 20/10/2014

www.pru.co.uk