Obtaining retirement details: Defined Contribution (DC)

Log into the member portal to view your pension details.

Have you logged into 'My pension Tracker' before?

Yes - I have logged onto the member portal 'My Pension Tracker' since September 2022 and my account is registered for Multi-Factor Authentication (MFA)

Yes - although I have not logged onto the member portal 'My Pension Tracker' in the last 8 months

The way you used to log in to your account has changed. You will be asked to set up Multi-Factor Authentication either on your smartphone or email. You don't need both - you can just pick one.

Proceed to logging in by:

1. Go to www.cumminsukpensions.co.uk

2. Click Manage my pension

3. Enter your **username** and **password**

4. You'll be asked to enter the **authentication code** that will be sent to you on your smartphone or your email (whichever you decided when registering)

Proceed to logging in by:

1. Go to www.cumminsukpensions.co.uk

2. Click Manage my pension

3. Enter your **username** and **password**

4. Enter your memorable word, and then you'll be asked to register for Multi-Factor Authentication.

Using email

Follow the instructions to register an email address.

Step 1: check for an email from 'MPT'

Step 2: enter the registration code you receive

Using a smartphone:

Follow the online instructions to download and register an authenticator app.

Step 1: link your app using the QR code

Step 2: enter the access code displayed on your app and validate

You have now successfully logged in

The pension dashboard showing your fund value should automatically appear on the home screen. If this is not the case, go to the menu at the left hand side and click **View My Pension** and **Dashboard**.

Also under 'View My Pension' you can click on 'Planner' to consider your retirement options.

Ways to take your Cummins Plan savings

Flexible income drawdown: you transfer your pension fund to a drawdown provider of your choice, where you keep your savings invested but can take out money as and when you want to.

Annuity: you use your pension fund to buy an annuity from an insurance company of your choice. An annuity pays you a regular income for the rest of your life. You can get different types of annuity that are right for your circumstances. Once you've bought an annuity you can't change your mind.

Cash: You can take all your pension as a cash lump sum. Remember, that the first 25% (subject to a cap of £268,275) is available to you tax free and you'll pay tax on the remaining 75%. This is the only option that can be paid directly from the Plan.

Alternatively, you don't have to choose just one option, you can use a combination of these if you like.

Getting help and advice

Pension Wise: you are entitled to a free, impartial guidance session from Pension Wise, provided by the government's MoneyHelper service. Your Pension Wise appointment is available in person, online or over the phone. The pensions specialist will explain how each option works and things you need to think about, like paying tax and looking out for scams.

To find out more and book your appointment, go to: https://www.moneyhelper.org.uk/en/pensions-andretirement/ pension-wise

Gateway2Retirement: Premier's service is available to you at a subsidised rate. It offers financial advice about all your options, tailored to your circumstances. Unlike Pension Wise, which is guidance, Gateway2Retirement offers financial advice. You'll have to pay a charge, but Cummins pays the first £250 towards this. Your Gateway2Retirement adviser can help you research the open market and find an annuity or drawdown provider.

Call: 0203 372 2114

Email: cumminsadvice@premiercompanies.co.uk

Cummins Plan website: there is also lots of general information which can be found here: www.cumminsukpensions.co.uk

No - I have never logged onto the member portal 'My Pension Tracker'

Do you have details of your username, password and memorable word?

No: You will need to contact our Plan administrator, Isio to obtain your username and reset your account.

Call on 0800 122 3266 or Email: cummins.helpdesk@Isio.com

nce your account has been reset you will be able to set a new password and memorable word using the 'Trouble Logging In?'

nk when you proceed to log in below.

Yes: Proceed to logging in by:

1. Go to www.cumminsukpensions.co.ul

Click Manage my pension
 Enter your username and password

4. Enter your memorable word, and then you'll be asked to register for Multi-Factor Authentication.

Ising email:

ollow the instructions to register an email address.

Step 1: check for an email from 'MPT'
Step 2: enter the registration code you receive

Using a smartphone:

follow the online instructions to download and register an authenticator app. Step 1: link your app using the QR code

Step 2: enter the access code displayed on your app and validate

On your first visit, you will be prompted to provide an email address and complete your online nomination form.