



# Rolls-Royce Retirement Savings Trust

## Joining our retirement savings scheme

### Joining

Rolls-Royce wants you to save for retirement and will auto-enrol you into the Savings Trust after three months.

You don't have to wait to be auto-enrolled. If you want to join straight away, you can do so by using the TotalReward Portal.

Find out how to join now, or about auto-enrolment at [www.rolls-roycepensions.com/SavingsTrust](http://www.rolls-roycepensions.com/SavingsTrust)

### Your MyWorkplace account

After joining, your first contribution is taken from your pay. Your contribution, along with Rolls-Royce's, is sent to the scheme administrator, Aviva.

Shortly after, Aviva will email you with details of how to access your online account through their member website and app, MyWorkplace. To see your fund value, change where you're savings are invested or get a forecast of future benefits, MyWorkplace is the place to visit. It's available online and as mobile app, so you can access your account 24/7

### Future contributions

You start by paying a 3% contribution with Rolls-Royce paying 6%. This automatically increases to 4% and 8% after one year and to 5% and 10% after two years.

Once you've been in the Savings Trust for three years, you can increase your contribution to 6% using the TotalReward Portal, getting 12% from Rolls-Royce in return.

Find out how to do this, and more, in the **Contribution Structure** section at [www.rolls-roycepensions.com/SavingsTrust](http://www.rolls-roycepensions.com/SavingsTrust)

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### Investing your savings

Your contributions, and Rolls-Royce's, are initially invested in the Savings Trust's default investment programme. We use Target Date Funds (TDF) to invest your savings in funds that gradually shift from higher to lower risk investments. And it's all controlled by your retirement date (see step 4).

You can find out about both the default investment programme and the other investment options in the **Investing Your Retirement Savings** section at [www.rolls-roycepensions.com/SavingsTrust](http://www.rolls-roycepensions.com/SavingsTrust)

### Your retirement date

We'll set this as your State Pension Age but if you think you'll be retiring at a different age, you can change it in MyWorkplace whenever you like. Find out how to do this by [watching our video on YouTube](#).

If you use the Savings Trust's default investment programme, we put your savings in an **investment vintage** which manages the investments for you, based on your retirement date.

Learn more about how **investment vintages** work by reading our [Target Date Funds guide](#).