

Project Kent Member First Comm

Exciting news which will affect your Crystal pension

After an in-depth due diligence process the Crystal Trustee has made an agreement with Smart Pensions to merge Crystal into the award-winning Smart Pensions Master Trust.

This will give you access to amazing new membership benefits such as:

- Access to the Smart Pension App
- Alexa or Google voice command integrated account information
- SAVA the virtual assistant avatar to help with hundreds of pensions questions
- Access to Smart Rewards offering discounts at major retailers
- Annual member webinars
- Financial wellbeing support and broader financial guidance through Octopus MoneyCoach

In order for Crystal to merge with Smart Pension, Crystal must wind up and all the retirement savings that members have built up will be transferred. A robust plan is in place to move all members' retirement savings in **DATE**, but we'll keep you updated with a further update by **PROJECT PLAN COMM DATE2**.

In the meantime, Crystal will continue to run exactly as it does now and you'll continue to have all the normal Crystal benefits and access to the usual support, including use of the online system evoLink. Please be assured that your retirement savings are still secure and won't be adversely affected by the transition to Smart Pension.

The Trustee has made The Pensions Regulator aware of this decision and submitted an implementation strategy which details how the process will be managed from now until all retirement savings are transferred.

What you need to do.

For the moment you don't need to do anything, just look out for future communications from us with more detail. We'll provide an update by **PROJECT PLAN COMM DATE2**.

Your pension contributions will continue to be paid to Crystal and you'll continue to have all your normal Crystal benefits and access to the usual support including use of the online system evoLink. If you haven't registered for evoLink you can still get access to all your information by signing up here [evoLink](#)

You have the right to request that your retirement savings in Crystal be transferred to an alternative pension scheme, or a regulated insurance policy selected by you, please contact admin on **NUMBER** for an explanation of the process. Before you make this decision, you may wish to talk to a financial advisor or take a look at the great options available under the Smart Pension Master Trust **LINK**.

Based on the current plan we think your pension contributions will start to be paid to Smart Pension by early 2024 and your total retirement savings will be moved over in **March 2024**.

We gave your employer an early indication of this process on **FIRST ER COMM DATE** and sent more details, which we have now included in this letter to you, on **ER SECOND COMM DATE**.

More details will be made available at **NEW WEBSITE** throughout the process, and we'll contact you to let you know when new information is added.

In the meantime, we have tried to address some questions you may have with these **Frequently Asked Questions** but if you can't find an answer to your question, please feel free to contact **NUMBER/ EMAIL**. If you want to start learning more about Smart Pension further details can be found at **SMART LINK**.

We are happy to support you with questions about the transition to Smart Pension but we, the Crystal Trustee and Smart Pension are not regulated to give you financial advice. If you require any advice, you should contact an independent financial adviser.

The UK government also offers free support to people over the age of 55 through MoneyHelper. You can find more information about this on their website at <https://www.moneyhelper.org.uk>

By ensuring we have your correct details you'll never miss out on important information about this process and your Retirement Savings. The easiest way to keep your details up to date is using our online system evolink. If you haven't registered already, you can click here: evolink.evolvepensions.co.uk/register

On behalf of the Crystal Trustee