

# How to ...

## ... change your Target Retirement Age

Your Target Retirement Age (TRA) is the age you've told us you'd like to retire. This is important as we'll use your TRA for investment purposes and in your annual pension statement.

Your TRA will determine at which point your investments are moved to different funds as part of the 'Lifestyle' or Default Investment Options. It's also the age at which we estimate the future value of your SEI Master Trust account for your annual pension statement, so it's important that your TRA is the age you plan to retire. The default TRA is age 65.

Your TRA should be the best estimate of the age you want to retire, but remember that having an over-optimistic retirement age may adversely affect your investment returns in the long run.

### Keep in touch.



By Telephone  
0800 011 3540



To email us  
[memberenquiries@seimastertrust.co.uk](mailto:memberenquiries@seimastertrust.co.uk)



To view your savings, visit  
[www.seimastertrust.co.uk](http://www.seimastertrust.co.uk) and click on the 'Log in' button.



You can change your **Target Retirement Age (TRA)** by logging into your Pension Account online.

On the Dashboard, you should see your current TRA. Click on 'edit' and use the slider to adjust.

Review the pop up and then press 'confirm'.

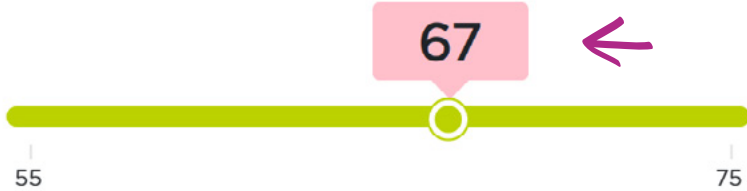
### Target retirement age

Your target retirement age affects your Investments if you've chosen a lifestyle strategy. We use it to move your savings into lower-risk funds as you approach retirement, to help protect their value.

If your target retirement age isn't right, your savings might move into lower-risk funds too soon or too late.

You can change your target retirement age at any time, unless a change is already being processed.

Your target retirement age:



55 75

Cancel Continue



If you have started taking money from your Pension Account, and you want to adjust your TRA, there's a slightly different process.

Once you've logged in, go to '**your investments**' in the menu and then '**your investment options**'. On that page you'll be able to edit your TRA, and confirm as before.

