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Hello,

Welcome to your latest edition of Pension Matters. This month's newsletter is all about reviewing what's in place and planning, to help your employees make the most of their workplace pension. We cover inheritance tax changes, beneficiary nominations, the benefits of combining pension savings and salary exchange, plus the latest investment update and employee webinar details for you to share.

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### **Benefits of combining pension savings**

Do your employees have pension savings elsewhere? If so, now could be a good time for them to transfer them into their Royal London pension plan. Use our email template and poster to engage with your employees and help them understand the benefits of bringing all their pensions together.

[View engagement resources](#)



## Reassuring employees on inheritance tax changes

Justin Corliss our Technical and Pensions Expert discusses the upcoming changes which will see pensions included in the estate for Inheritance tax, from April 2027. For most employees, the impact is likely to be minimal. You can confidently reassure your employees that pensions are still an excellent benefit and a valuable way to save for the future.

[View the article](#)



## Saving with salary exchange

Employer National Insurance Contributions (NICs) are rising. Salary exchange can help cut pension costs. Use our salary exchange calculator to estimate savings. If you already use salary exchange, check you're getting the full benefit. If you don't, see what switching could deliver. It shows potential employer NIC savings and the impact on employees' take-home pay.

[Try the calculator now](#)



## Do your employees have up to date beneficiary nominations?

Ask your employees to keep their beneficiary nominations up to date so any pension savings can be paid in line with their wishes. Use our resources to engage with your employees to explain why they should update their beneficiary nomination, and how to do it.

[View resources](#)

### Content for your employees



#### Investment update

Your employees can hear from our investment experts on what's been happening in markets and the impact this is having on investments.

[Share the video](#)



#### Member webinar

Use our email template to encourage your employees to join one of our monthly daytime, evening or weekend webinars running in April, May, and June.

[Download template now](#)



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