

Find out about the journey of your pension money

While we all love planning a trip, mapping out the road to your retirement may still leave you in a cold sweat. Where does your pension money actually go? Who looks after it? How is it invested and managed? Find out what happens when your pension money leaves your pay packet...

Yes! Payday.



An exciting day for you and your pension, too...



When you're paid, some of your money goes into a pension fund... the government and your employer add into this fund too.



...it's used to buy things like bits of companies, buildings and bonds. In other words, it's invested. And over time if these grow and do well, your pension does too.

While you're enjoying your payday treats, your pension money is off on its own adventure...



But I thought my pension was just like my savings account? **Wrong.**



That means that your pension is working just as hard as you are...



It also means you have a share in these companies and we can influence how these companies are run on your behalf.

...so when you're ready to retire, you'll hopefully have enough cash to pay for the lifestyle you want.

Nice one, pension.



So, your pension also gives you power to help change the world for the better.

To find out more about where your pension money goes, visit us at royallondon.com/secretlifeofpensions or [#SecretLifeOfPensions](https://twitter.com/SecretLifeOfPensions). Find out what happens when your pension money leaves your pay packet.

Remember, investments can go down as well as up and you might not get back all the money you paid in.

