Hanson Industrial Pension Scheme

Your pension statement explained

Active members

www.pensions.heidelbergmaterials.co.uk

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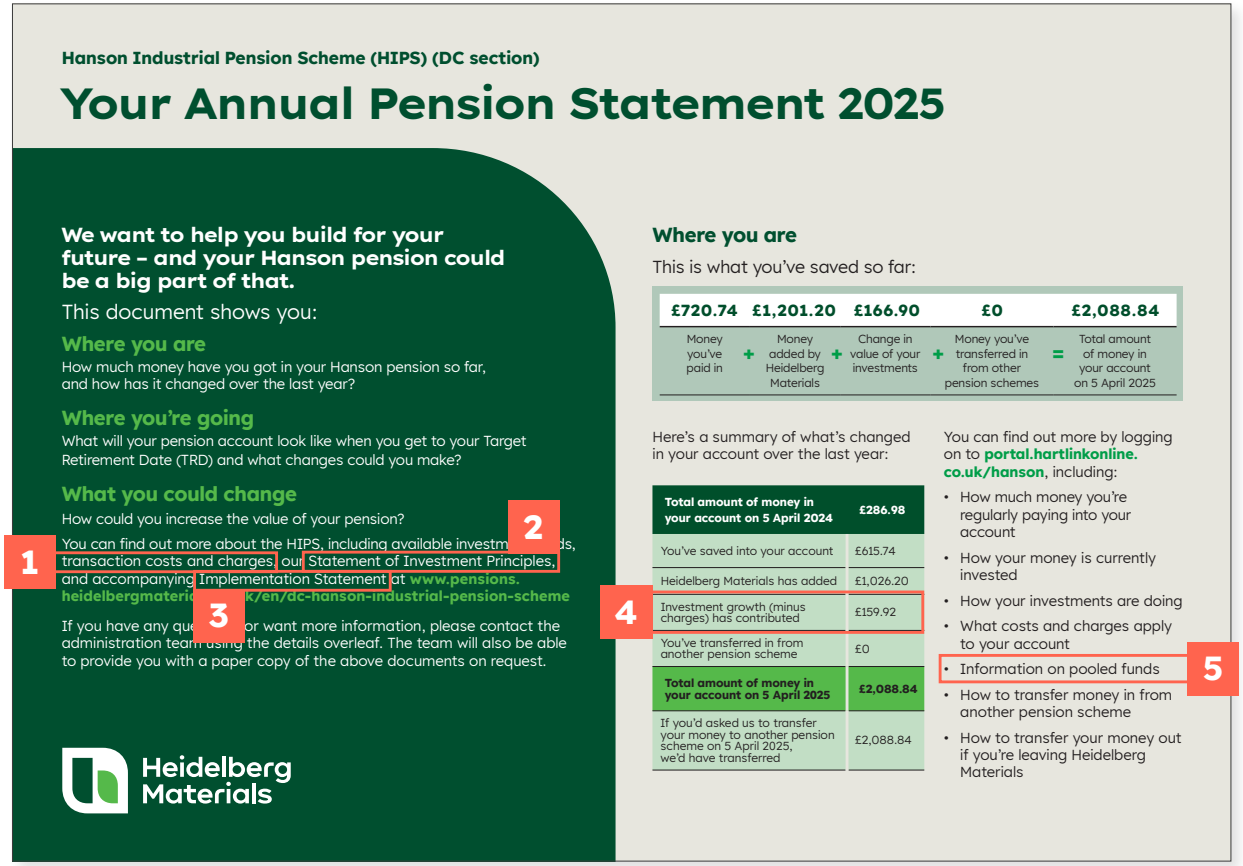
Your pension statement explained

1

Transaction costs and charges are costs that investment funds are charged when assets are bought, sold, or loaned by the fund. Some of the funds we use have higher costs than others due to how they are managed.

2

The Statement of Investment Principles (SIP) details the policies which control how a pension scheme invests. Our SIP sets out the policy of the HIPS Trustee on governing decisions for various matters about the Scheme's investments.



Hanson Industrial Pension Scheme (HIPS) (DC section)

Your Annual Pension Statement 2025

We want to help you build for your future – and your Hanson pension could be a big part of that.

This document shows you:

Where you are
How much money have you got in your Hanson pension so far, and how has it changed over the last year?

Where you're going
What will your pension account look like when you get to your Target Retirement Date (TRD) and what changes could you make?

What you could change
How could you increase the value of your pension?

You can find out more about the HIPS, including available investm ds, transaction costs and charges, our Statement of Investment Principles, and accompanying Implementation Statement at www.pensions.heidelbergmateri k/en/dc-hanson-industrial-pension-scheme

If you have any qu or want more information, please contact the administration team using the details overleaf. The team will also be able to provide you with a paper copy of the above documents on request.

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Where you are

This is what you've saved so far:

£720.74	+	£1,201.20	+	£166.90	+	£0	=	£2,088.84
Money you've paid in		Money added by Heidelberg Materials		Change in value of your investments		Money you've transferred in from other pension schemes		Total amount of money in your account on 5 April 2025

Here's a summary of what's changed in your account over the last year:

Total amount of money in your account on 5 April 2024	**£286.98**
You've saved into your account	£615.74
Heidelberg Materials has added	£1,026.20
Investment growth (minus charges) has contributed	£159.92
You've transferred in from another pension scheme	£0
Total amount of money in your account on 5 April 2025	**£2,088.84**
If you'd asked us to transfer your money to another pension scheme on 5 April 2025, we'd have transferred	£2,088.84

You can find out more by logging on to **portal.hartlinkonline.co.uk/hanson**, including:

- How much money you're regularly paying into your account
- How your money is currently invested
- How your investments are doing
- What costs and charges apply to your account
- Information on pooled funds
- How to transfer money in from another pension scheme
- How to transfer your money out if you're leaving Heidelberg Materials

3

The Implementation Statement is an annual statement the HIPS Trustee produces to show how the SIP had been put into practice during the year. It also covers any review of the SIP throughout the year, subsequent changes made with the reasons for the changes, and the date of the last SIP review.

4

Your investment growth figure could be negative if your investments have dropped in value over the last 12 months. It's important not to panic if this is the case as your pension is a long-term investment in which some ups and downs are normal.

5

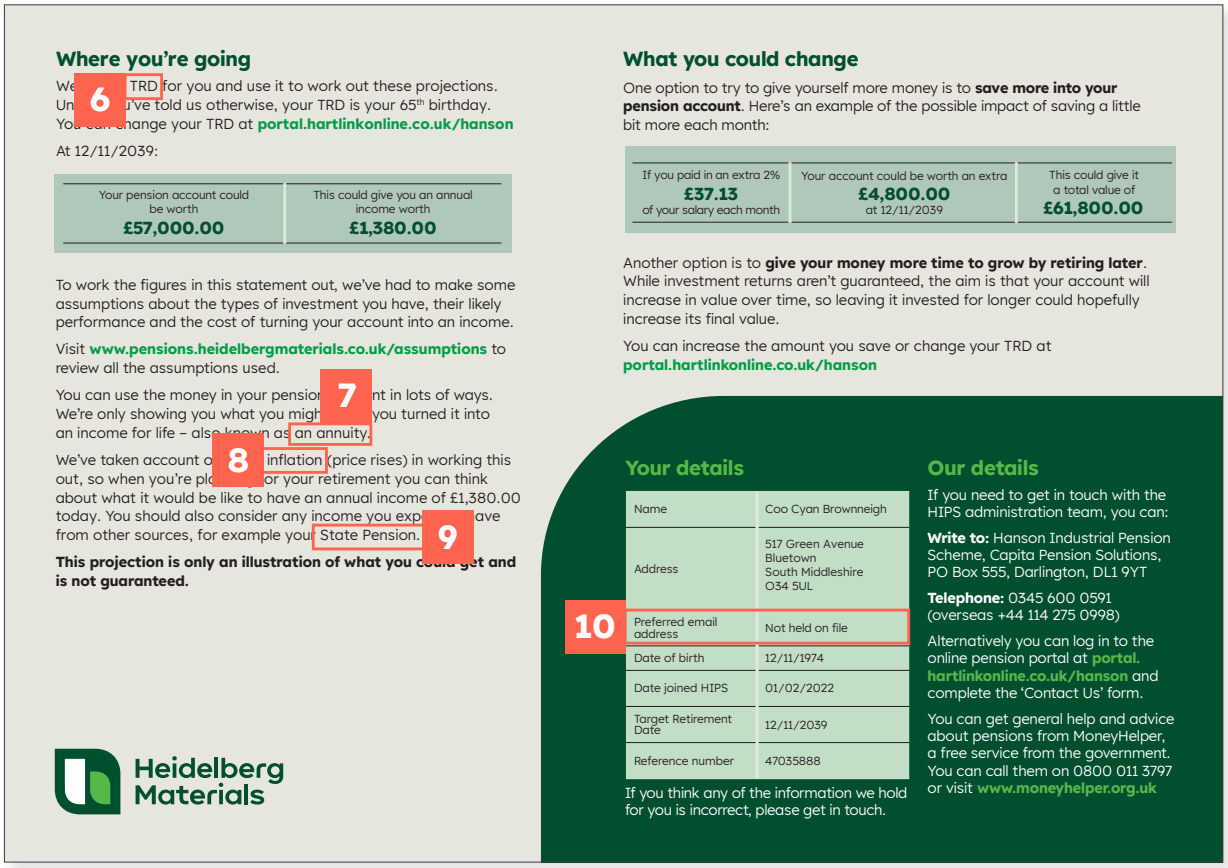
Pooled funds are funds in a portfolio from many individual investors that are brought together for the purposes of investment. This type of investment is common for pension schemes.

6

Your Target Retirement Date (TRD) is the date when you're aiming to retire. Make sure this date is set in line with your plans, as it can affect how your savings are invested in the run up to retirement.

7

An annuity is an insurance policy which provides you with a regular guaranteed income in retirement. You can buy an annuity with some, or all, of your pension pot and it pays income either for life or for a fixed length of time. Before buying an annuity, you can normally take up to a quarter (25%) of your pension pot as tax-free cash. You can then use the rest to buy the annuity. Annuities are taxed in the same way as earned income.



Where you're going

We [6] TRD for you and use it to work out these projections. Un[6] I've told us otherwise, your TRD is your 65th birthday. You [6]hange your TRD at **portal.hartlinkonline.co.uk/hanson**

At 12/11/2039:

Your pension account could be worth	This could give you an annual income worth
£57,000.00	**£1,380.00**

To work the figures in this statement out, we've had to make some assumptions about the types of investment you have, their likely performance and the cost of turning your account into an income.

Visit **www.pensions.heidelbergmaterials.co.uk/assumptions** to review all the assumptions used.

You can use the money in your pensio[7]nt in lots of ways. We're only showing you what you migh[7] you turned it into an income for life – also known as an annuity.

We've taken account o[8] inflation (price rises) in working this out, so when you're pl[8] or your retirement you can think about what it would be like to have an annual income of £1,380.00 today. You should also consider any income you exp[9]ave from other sources, for example you[9] State Pension.

This projection is only an illustration of what you could get and is not guaranteed.

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What you could change

One option to try to give yourself more money is to **save more into your pension account**. Here's an example of the possible impact of saving a little bit more each month:

If you paid in an extra 2%	Your account could be worth an extra	This could give it a total value of
£37.13 of your salary each month	**£4,800.00** at 12/11/2039	**£61,800.00**

Another option is to **give your money more time to grow by retiring later**. While investment returns aren't guaranteed, the aim is that your account will increase in value over time, so leaving it invested for longer could hopefully increase its final value.

You can increase the amount you save or change your TRD at **portal.hartlinkonline.co.uk/hanson**

Your details

[10]

Name	Coo Cyan Brownneigh
Address	517 Green Avenue Bluetown South Middleshire O34 5UL
Preferred email address	Not held on file
Date of birth	12/11/1974
Date joined HIPS	01/02/2022
Target Retirement Date	12/11/2039
Reference number	47035888

If you think any of the information we hold for you is incorrect, please get in touch.

Our details

If you need to get in touch with the HIPS administration team, you can:

Write to: Hanson Industrial Pension Scheme, Capita Pension Solutions, PO Box 555, Darlington, DL1 9YT

Telephone: 0345 600 0591 (overseas +44 114 275 0998)

Alternatively you can log in to the online pension portal at **portal.hartlinkonline.co.uk/hanson** and complete the 'Contact Us' form.

You can get general help and advice about pensions from MoneyHelper, a free service from the government. You can call them on 0800 011 3797 or visit **www.moneyhelper.org.uk**

8

Inflation is the term used to describe the rate of rising prices over a given period of time.

9

The State Pension is £11,973 a year for the 2025/26 tax year. You can claim your State Pension from the age of 66 (rising to 67 and subsequently 68). You can check your State Pension forecast on the government's website here: **www.gov.uk/check-state-pension**

10

If your **preferred email address** says 'Not held on file' or is blank, make sure to let us know this information so that we can keep your personal details up to date.