



Making it easier for you to

CHANGE HOW MUCH YOU SAVE

As your circumstances change, so too might the amount of money you're able to contribute to your pension each month. You can change how much you're saving quickly and easily on the [SELECT flexible benefits portal](#) at any time.

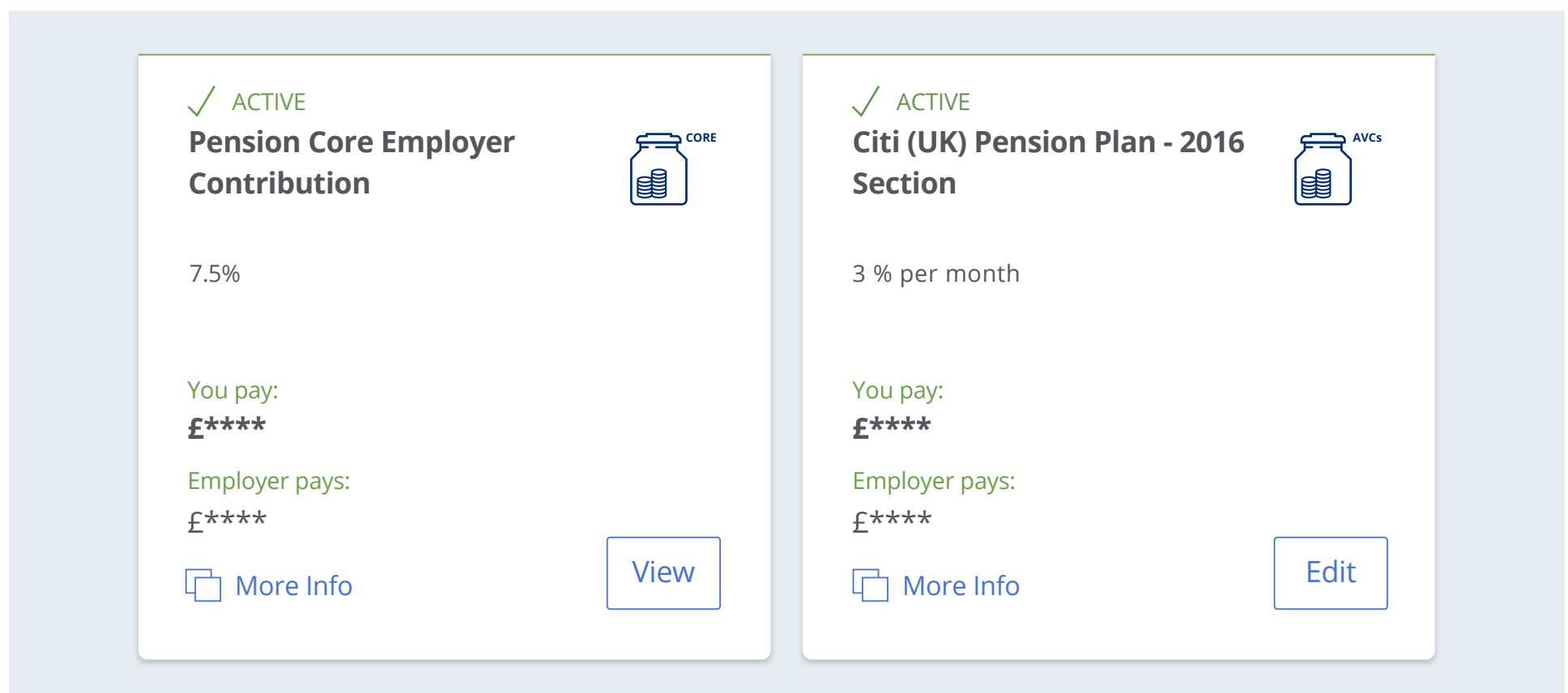
Follow these steps to review your contributions and make changes:

1 Visit the [SELECT site](#)

You'll need to be within the Citi network, as you'll log in using single sign on (SSO).

2 Click 'Select Benefits' and 'My Pension'

You'll see two options - 'Pension Core Contribution' and one other depending on the section of the Plan you're a member of. You can't change your Core Contribution, so click 'Edit' under the other one.



Use the slide bar to select the percentage of your Pensionable Salary you'd like to contribute to your pension each month, or write it into the box beneath the slide bar. You can see the cost in pounds by clicking the 'Values' toggle in the menu at the top of the page.

3 Click 'Calculate' and if you're happy with your selection, click 'Next'

You may be able to opt in to Auto Escalation, which increases your contributions by 1% of your Pensionable Earnings every 1 January until you get the maximum matching contribution from Citi. If it's available, you can choose to opt in now.

4 Click 'Checkout' and, if you don't want your contributions to be subject to National Insurance, tick the box saying you accept the Salary Exchange Agreement

5 Click 'Confirm Selections'

You'll get an email confirming the change to your contributions, and they'll be taken from your salary before tax and National Insurance, if you accepted Salary Exchange, and paid directly into your pension each month.

Remember, it's your money. Visit [SELECT](#) to review how much you're saving today.