

# How to register for your online pension account.

Get easy access to your own online pension account with these four simple steps.

## 1. Log in with your temporary details

› Visit [seimastertrust.co.uk](https://seimastertrust.co.uk).

Click 'log in' and enter your temporary username and password provided in your welcome email or letter from our Administrators (XPS Group).

› **Can't find your temporary details?**

If you can't find the original welcome email or letter from our Administrators, please contact them using the details below. Be prepared to complete identity verification checks for security.

## 2. Confirm your personal details

› **You will be asked to confirm some personal details.**

You also need to confirm your preferred registered email address. We recommend using a personal email to stay connected with your pension account, even if you change employers.

## 3. Check your inbox

› **You will receive a registration email from our Administrators, sent to your preferred email.**

Click the link in this email and choose your username and password. Your username can be your email if you like. Then follow the on-screen instructions. Please check your junk and promotions folders if you can't find the email.

**Please note:** If you open the registration email on another device, a new window will open on that device to complete the registration.

## 4. Set up your multifactor authentication

The system uses multifactor authentication (MFA) to enhance your security. You will be asked to choose SMS (mobile text messaging) or a multifactor authentication app.

### Where to get help

If you experience difficulty registering for your online pension account or can't find your temporary registration details, the quickest way to get help is to contact our technical support team at: [TrustOnline@XPSGroup.com](mailto:TrustOnline@XPSGroup.com).

**For any other queries relating to your pension:**

Phone: **0800 011 3540**

Email: [memberenquiries@seimastertrust.co.uk](mailto:memberenquiries@seimastertrust.co.uk)

When contacting the Administrators, ensure you have the following information available to complete the security checks:

- › Your full surname
- › First line of your address and postcode
- › First four alphanumeric characters of your NI number (e.g., JE45)
- › Day of your birth (e.g., 25th)

# Why it's important to register.

## Online services = easier access, better understanding, and more control

Your online pension account and our website are there to help you plan, save, invest, and take your money flexibly when it's time to retire. It contains helpful information, planning tools, and calculators.

### To get the most out of these services you should:

- › Register for your online pension account as soon as possible
- › Make sure you review and update your personal details including your most used personal email address, mobile number, and your nominated beneficiary(ies)

Keeping track of your pension savings and wider finances is tough. Life is busy and most people have multiple pensions from different jobs.

### Once online you can:

- › See your fund value and how it's changed over time
- › Consolidate other pensions into your pension account
- › Review where your money is invested and make investment changes
- › Get a retirement quote and make plans for life after work

## What you need to do now, and why

We need you to **register for your new online pension account and check in regularly**. We can't emphasise enough about how important it is to stay engaged with your savings.

Tip: To make it easy for you to regularly review and stay on top of your pension account, add [seimastertrust.co.uk](https://seimastertrust.co.uk) to your 'favourites'.

### Consider:

- › Only 26% of pension savers know where their money is invested<sup>1</sup>
- › Over £31.1 billion worth of pensions are unclaimed and/or forgotten<sup>2</sup>
- › Over 90% of British workers aren't saving enough for retirement.<sup>3</sup>

## Keep track of your pension by registering and checking on your savings.



When you understand more about your pension savings and your choices, you'll have more control over your future.

**So, go online, get informed, and regularly check your online pension account.**

<sup>1</sup> Pension and Lifetime Savings Association, "Snapshot of UK saver attitudes to pension savings shows preference for simple choices and low risk pensions," October 5, 2023.

<sup>2</sup> Pension and Lifetime Savings Association, "Brits missing £31.1bn in unclaimed pension pots," October 24, 2024.

<sup>3</sup> Hannah Ward-Glenton, "Brits warned they are not saving enough for retirement and face a 'risky' future," CNBC, April 24, 2023.