

## An important update about the move to Smart Pension

Dear Member

We're contacting you with further updates about moving your workplace pension from the Options Workplace Pension Trust ("the scheme") to the **Smart Pension Master Trust ("Smart Pension")**.

We are pleased to confirm that we have followed our plan, as set out in the implementation strategy which was approved by the Pensions Regulator (TPR) earlier this year, and successfully transferred your pension savings to Smart Pension on 25th November 2025.

You can find out the amount transferred to Smart Pension by logging into your online account on the eMember portal. Please note the online service will be available until 31st January 2026.

### What you need to know

#### If you currently contribute to your pension

- Your employer should now be paying your pension contributions to Smart Pension or have advised you if they have chosen a different workplace pension scheme.
- If your employer is paying your contributions to Smart Pension, you should have received a welcome letter which details all the new benefits and support.
- Once you have followed the instructions in the welcome letter to set up a Smart Pension account, you'll have the opportunity to see where your contributions are invested and select a different investment option if you wish.

#### If you do not currently contribute to your pension

- Your existing pension savings have now been transferred to Smart Pension.
- You should now have received a welcome letter from Smart Pension which details all of the new benefits and support.
- Once you have followed the instructions in the welcome letter to set up a Smart Pension account, you'll have the opportunity to see where your contributions are invested and select a different investment option if you wish.

## What you need to do and the next steps

**You don't need to take any action**, your transfer is now complete, and you can stay in control of your pension savings by setting up your Smart Pension account.

The Options Workplace Pension Trust will now commence the final stages of closing down.

## Contact us

The quickest and easiest way to get an answer to your question is by visiting the [Frequently Asked Questions](#) document on our website at [www.optionspensions.co.uk](http://www.optionspensions.co.uk). Please note our website will be available until 31st January 2026.

For information about your Smart Pension account or accessing your pension savings you should now contact [member@smartpension.co.uk](mailto:member@smartpension.co.uk).

If you require support accessing your Options eMember portal or you have a query about a past Options process you can email us at [owpt@optionspensions.co.uk](mailto:owpt@optionspensions.co.uk) or call us on 01908 106439. (until 31<sup>st</sup> January 2026). Following which eMember portal will no longer be available and all enquires will need to be directed to Smart Pension.

Kind regards,

Lynn Pointon – Chair of Trustee  
**Options Workplace Pension Trust**