

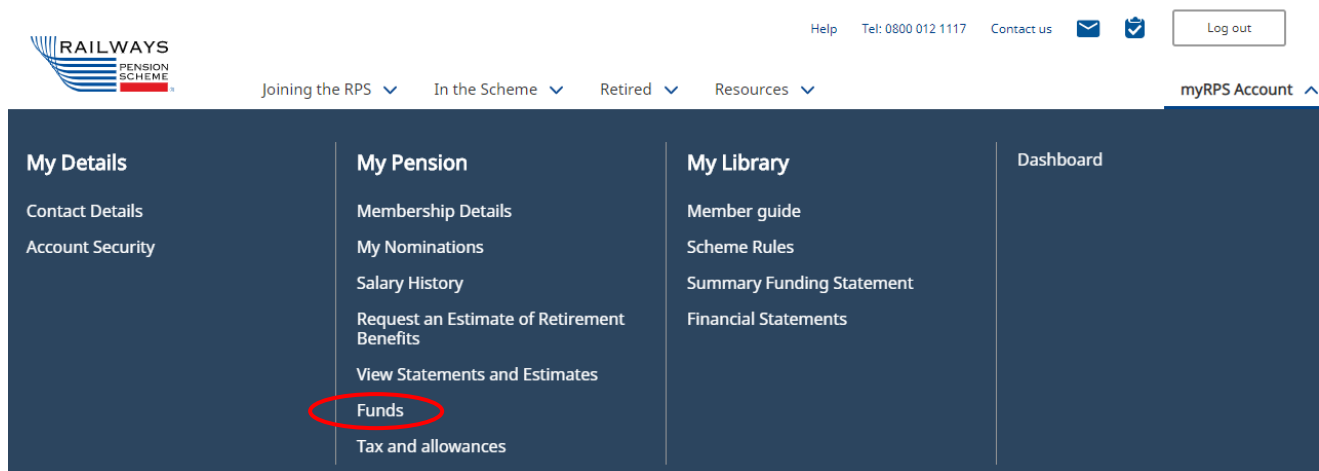
## Frequently Asked Questions

### Viewing your investment funds (for members with BRASS Contributions)

You can view your BRASS investments and fund choices online.

How do I view my funds?

You can view your funds by logging in to your **myRPS account** and selecting 'Funds'.



The screenshot shows the myRPS account dashboard. At the top left is the RAILWAYS PENSION SCHEME logo. To the right are links for Help, Tel: 0800 012 1117, Contact us, and a Log out button. Below these are navigation tabs: Joining the RPS, In the Scheme, Retired, Resources, and myRPS Account. The myRPS Account tab is active, showing a menu with four columns: My Details, My Pension, My Library, and Dashboard. The 'Funds' option under My Pension is circled in red.

My Details	My Pension	My Library	Dashboard
Contact Details	Membership Details	Member guide	
Account Security	My Nominations	Scheme Rules	
	Salary History	Summary Funding Statement	
	Request an Estimate of Retirement Benefits	Financial Statements	
	View Statements and Estimates		
	<b>Funds</b>		
	Tax and allowances		

You will then be able to see one or two tabs, with your current holdings and future investments showing. What you will see will depend on your individual membership and status.

## Manage Funds

It's important to regularly review any investment funds you may have (either if you're a member of the IWDC Section or if you pay Additional Voluntary Contributions, such as BRASS) and make sure they're still suitable for you and for your retirement plans. You can check your funds below and switch them if you wish.

You can also view the prices and performance charts for the funds to track their recent performance.



Your overall fund value: **£74,926.12**

Updated **28/08/2020**

**i** The fund value shown is based on the most recent unit price uploaded to the website and will not be the actual value on that day. There may be circumstances in which daily trading needs to be suspended in order to protect members' benefits.

### Scheme Holdings

#### View your current holdings

Your current holdings can be found below.

Fund Name	Units Held	Latest Price	Latest Unit Value	Holdings
Lifestyle Strategy				
BRASS Long Term Growth Lifestyle	2380.56743	N/A	£41,819.66	55.82%
Self Select Funds				
Long Term Growth Fund	838.4187	£17.5671	£14,728.59	19.66%
Global Equity Fund	1012.457	£18.15176	£18,377.87	24.52%

If you want to switch your investment funds, you can download the required form, 'Change of investment form – BRASS' from the resources area and return this completed form to RPMI.

If you wish to commence BRASS (start making AVCs) then you can find the form in the resources area too. **Please note this form requires returning to the NR Pensions Team and not to RPMI.**

## What is a Target Retirement Age?

You will have a Target Retirement Age (TRA) if you invest in a Lifestyle strategy. This will be set to your section's default Normal Retirement Age, unless you have already changed it because you want to take your benefits at a different age. You can update your TRA as and when required, depending on your circumstances.

## Change Target Retirement Age

You can change your Target Retirement Age below.

**i** RPMI recommends that you consider speaking to an independent financial adviser (IFA) before making any decisions about your investments. You can find a list of IFAs in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

Your target retirement age is:

66

50  75

Submit