

Guide to making a one-off BRASS contribution

Do you have some extra money that you want to put away before you're tempted to spend it?

If you're a member of BRASS, it's so simple to make a one-off contribution which could reap rewards in later life.

BRASS is the main Additional Voluntary Contributions (AVC) arrangement open to RPS members. With BRASS, you can make flexible, extra pension savings at any time, as well as one-off payments. It's a great way to save more towards your retirement.

Here's what you do to make a one-off contribution if you're a member of BRASS:

1. Log in to your myRPS account, then go to the **My Pension** section of your account, and select **Funds**.
2. Scroll down the page to reach the section called **Make a one-off contribution** and select the **Make a payment** button. Not all BRASS members are able to make one-off contributions via the website, so you will be shown a message if this affects you and you will need to speak with your employer to arrange to make the payment instead.
3. Next, you'll be asked **How much would you like to deposit?** Fill in the amount, tick the declarations and scroll down to **Investment options**, where you will see 7 different fund options. If you wish, you can find out more on each fund [here](#).
4. Select the funds you wish to invest in and say what percentage of your payment you'd like to allocate to it. If you've chosen to invest in a Lifestyle Strategy, you'll be asked to **Choose a Target Retirement Age**. Enter the age you expect to retire and **Continue**. You should regularly review your Target Retirement Age and update it in future if your retirement plans change.
5. You will now be taken to a review page where you can clearly see the choices you have made. If you agree, then click **Submit**.
6. Your request will now be confirmed. You'll be given a reference number and instructions to make the one-off payment via your bank. When you make the payment via your bank, make sure you include your reference number. Click **Close and return**. You will also receive a confirmation email reminding you to make the payment in your myRPS inbox.

You can find out more on BRASS [here](#).