



TotalEnergies UK Pension Plan

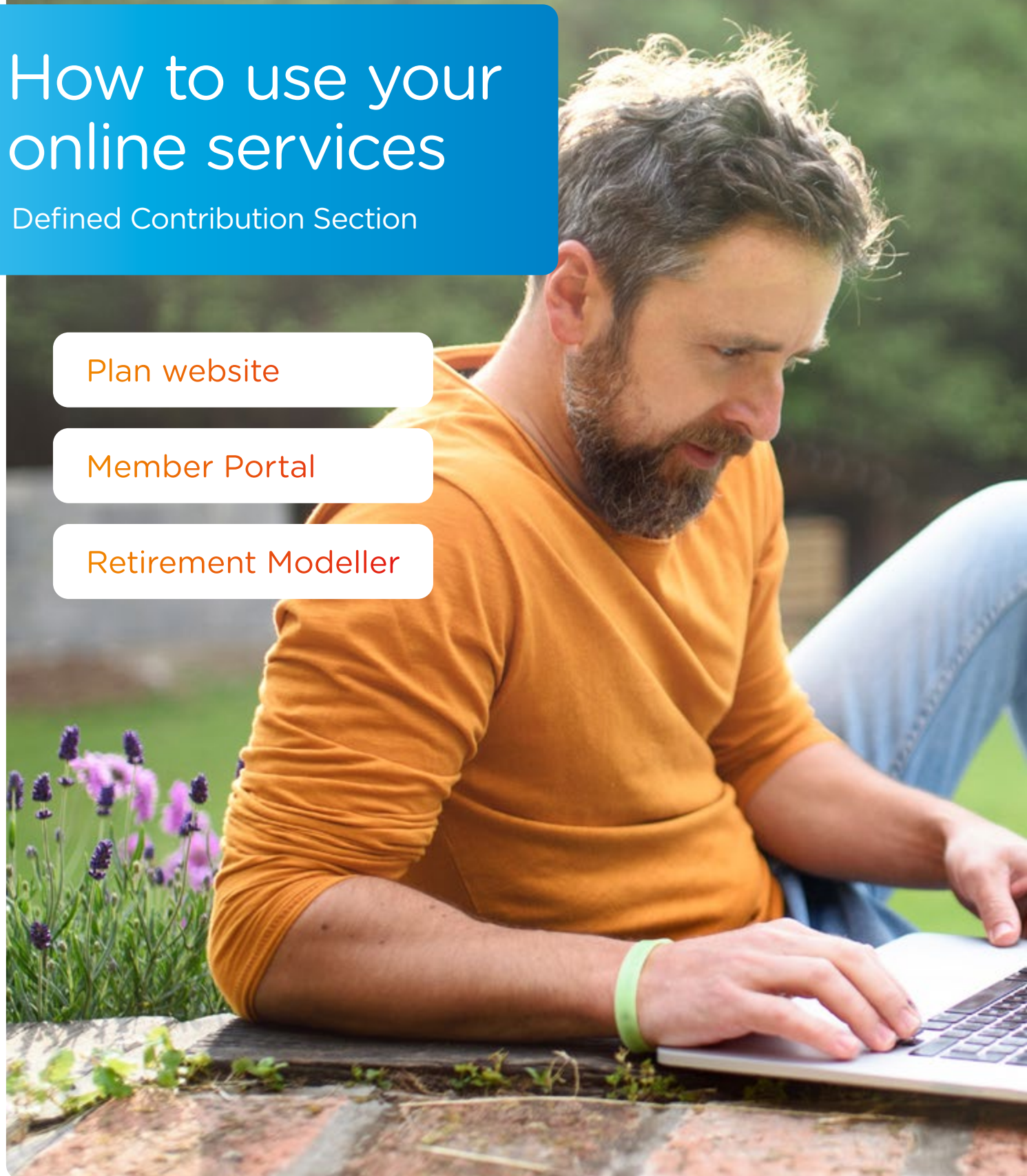
How to use your online services

Defined Contribution Section

Plan website

Member Portal

Retirement Modeller



Your Plan website: pensioninfo.totalenergies.uk

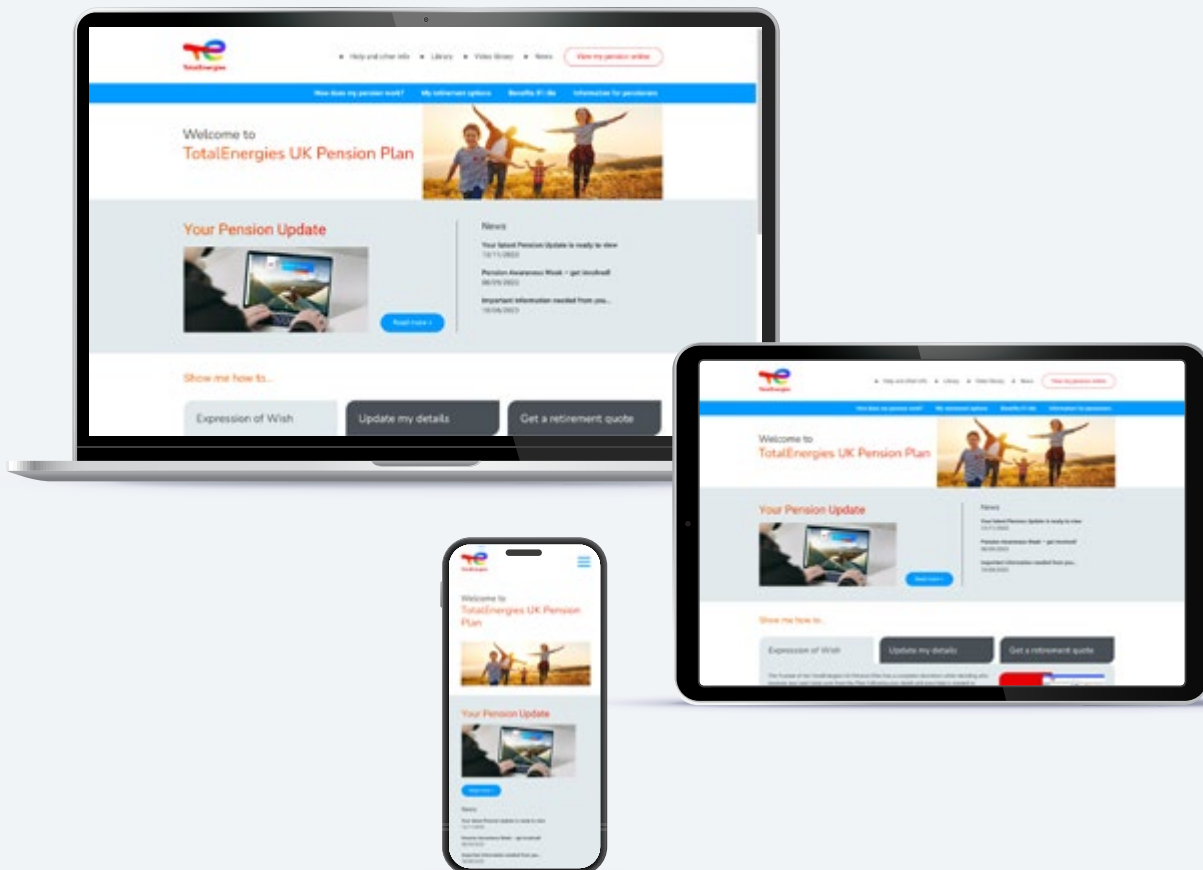
The Plan's website stores lots of general information about the Plan and allows you to register on our Member Portal (see following pages) for access to your own Pension Account.

The website is a good source of information about pensions generally, as well as telling you more about what the Plan offers. We encourage you to visit it and have a look around!

The Trustee puts copies of its newsletters (DC Pensions Update) and formal reporting documents such as its Statement of Investment Principles on the website in the Library. There is a lot of information available at the touch of a button or tap of a finger!

The website also provides contact details for you to follow up with any specific queries when you are making choices and need personal information to make those decisions. You can also log in to the Member Portal to view your pension online – just select the button in the top right-hand corner.

Remember, the website is only there as a summary of what the Plan provides, and your benefits are ultimately governed by its Trust Deed and Rules.




Your Member Portal: buckhrsolutions.co.uk/totalenergies

Accessing the Member Portal

When you first go to the Member Portal, you'll see this login screen:

TotalEnergies UK Pension Plan


TotalEnergies

Please enter your login credentials:

Login ID

Password

Submit


If you have any problems logging in to this site please contact the TotalEnergies UK Helpline on 0330 123 9570.

[Forgotten your details?](#) [First time user?](#)



If you have previously registered, enter your Login ID and password. If you have not yet registered, click on the **"First time user?"** button and complete the fields as shown:

TotalEnergies UK Pension Plan


TotalEnergies

Security Questions

Please answer the questions to register your account:

N.I. number

Surname

Date of birth

Submit

If you have already registered your account and we have a contact email address or telephone number stored for you, please use the forgotten details function.

[Forgotten your details?](#) [Return to login page](#)

When you have completed these fields, you will be taken through a couple of screens where you can choose your username and password, and select and answer some security questions.

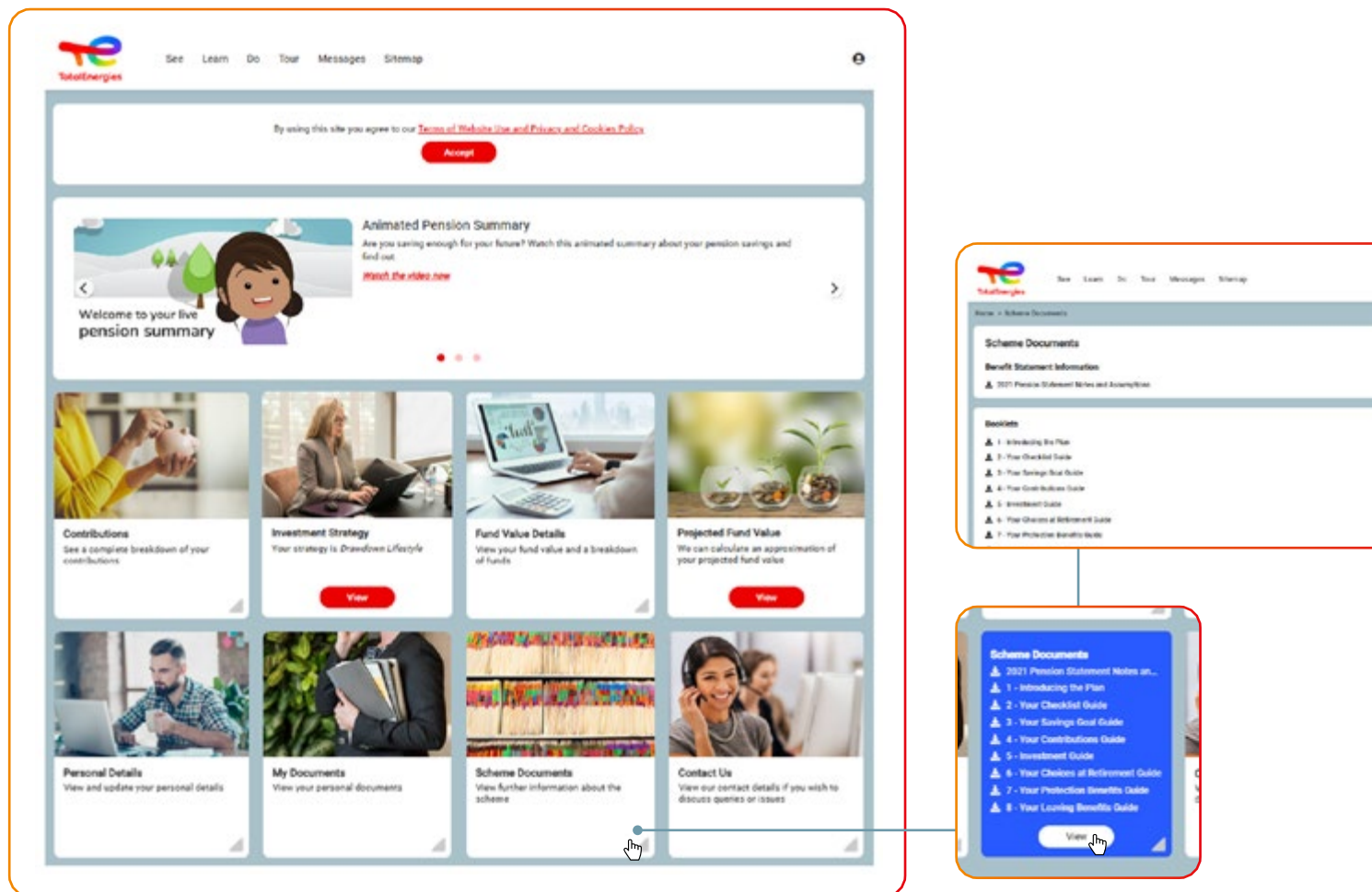
If you have forgotten your login details, click on the **"Forgotten your details?"** button. If you know your Login ID, you can complete that field. If not, click on the **"Forgotten your Login ID?"** button.

If you know your Login ID, you will be taken to the Account Recovery page. Here you will be asked to enter an email address or mobile number that is held on your account so that a verification token can be sent to you. Once received, you will be able to reset your password.

If you do not know your Login ID, you will be asked to enter your National Insurance number, surname and date of birth. You will then have to add in your registered email address or mobile number to receive the verification code. When you have entered the code, you will be able to reset your Login ID and password.

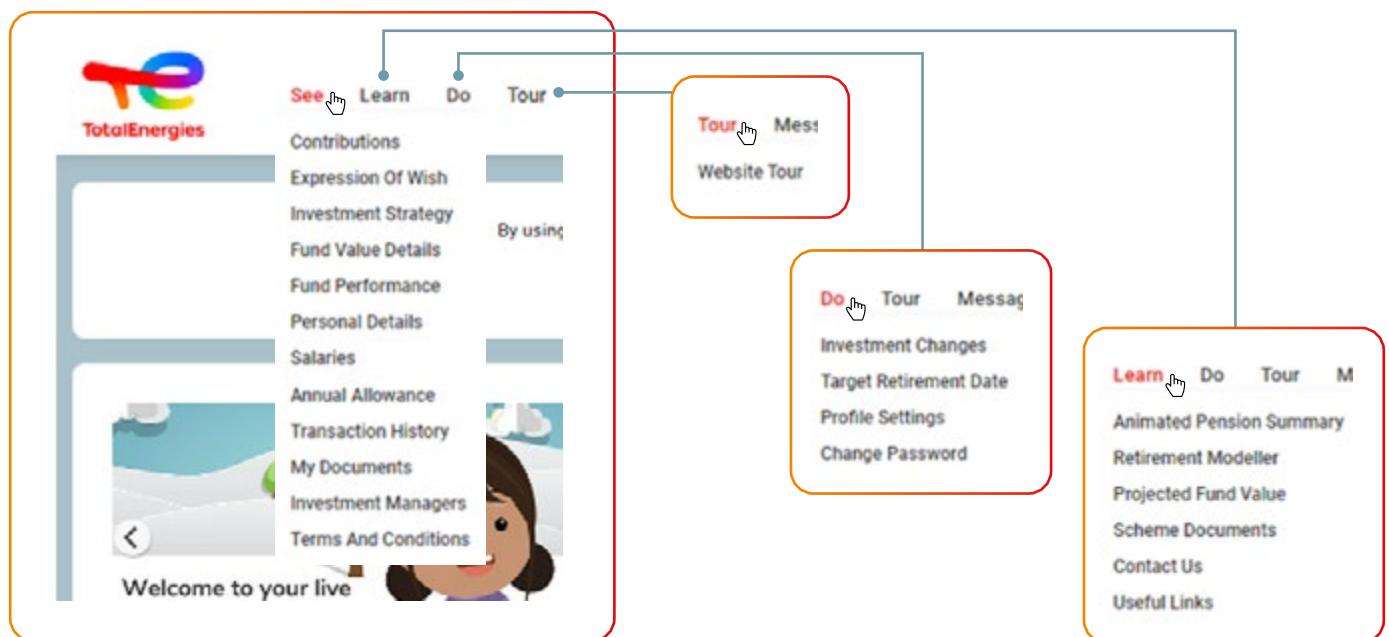
Exploring the Member Portal

When you have logged in to the Member Portal, you will see the home screen:



In each tile, you can select the grey triangle in the bottom right corner to see an overview of the information in that section, or click on the picture to go directly to that section's page.

You can also use the menus at the top of the page to move around the Portal:

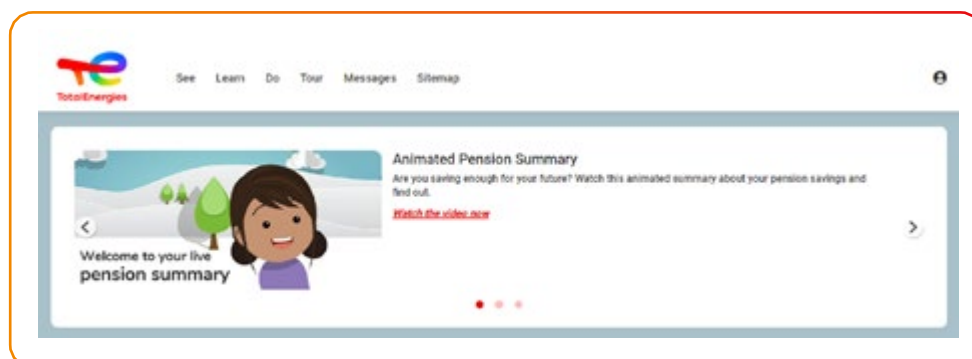


Why not explore the site to see how your savings are invested, check how those investments funds are performing, review your contribution levels and look at your Annual Allowance usage?

You can update your Expression of Wish form, your Target Retirement Date and your investment choices directly on the Portal. There is no need to complete paper or PDF forms for these changes.

You can find the PDF forms for changing your contribution rates or applying for Additional Voluntary Contributions (AVCs) on the Scheme Documents page. When completed, these forms should be returned to HR / Payroll for processing.

Find out if you are on track for your retirement plans by watching your personalised Animated Pension Summary. This can be found under the "**Learn**" menu or on the carousel at the top of the home page.



Your Retirement Modeller

One of the most useful features of the Member Portal is the Retirement Modeller. If you do not know how much money you will need in retirement, you can use the Retirement Modeller to help you work things out.

You can find it under “Learn” in the menu system. When you select the Modeller, it will open in a new window. Select “**Start Retirement Architect**” to access it.

At the start, you will find a video explaining how to use the tool, as well as useful information to help you understand your pension and how it works. It is worth taking the time to read the different tabs to see how you can access your pension and what factors influence how long your money will last.

When you are on the home page of the Modeller, you will see facts about your Pension Account, such as the Section you are in, your salary, and your State Pension age. You can use the dropdowns in each section to see further information.

If you have other pensions, you can add the details of them on this page so that you can see an overall picture of your retirement income.

If you have another Defined Contribution (DC, also known as Money Purchase) pension, add this under “**Pension**”. This will add another line to “**My facts**” called “**Pensions 2**”. If you are adding a DC pension, you will need to complete the following information to the best of your knowledge:

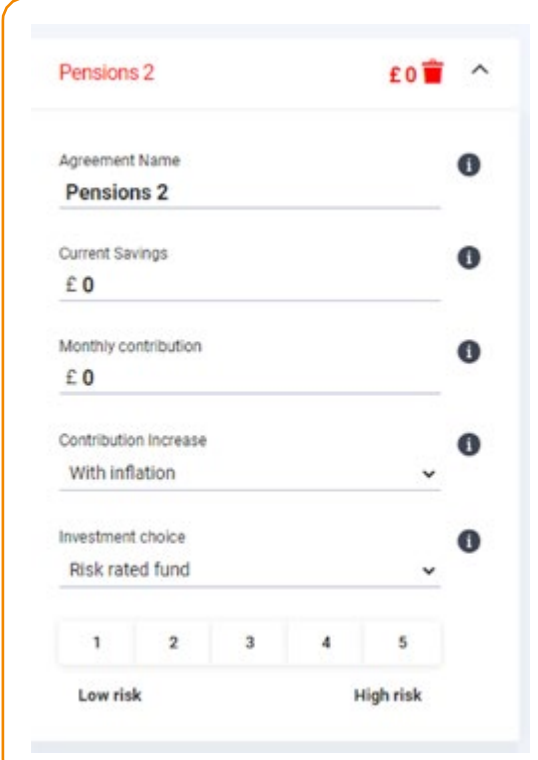
 [Add another fact about you](#)

Add another fact about your plans

 Pension

 Investment

 Income expected in retirement



Pensions 2 £ 0

Agreement Name **Pensions 2**

Current Savings **£ 0**

Monthly contribution **£ 0**

Contribution Increase **With inflation**

Investment choice **Risk rated fund**

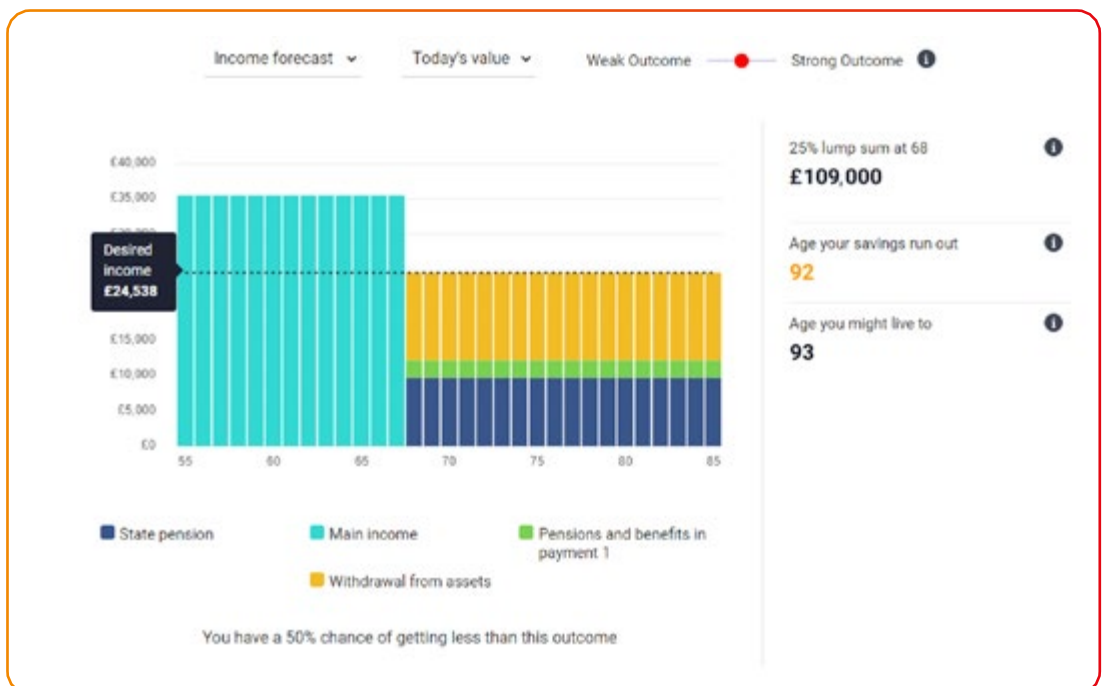
1 2 3 4 5

Low risk High risk

If you have a Defined Benefit (DB) pension with TotalEnergies or from a previous employment, you can add this under “Income expected in retirement”. A line called “Pensions and benefits in payment 1” will be added to “My facts”.

You can add these lines as many times as needed for any pensions you have. You can also add in any other investments that you might have.

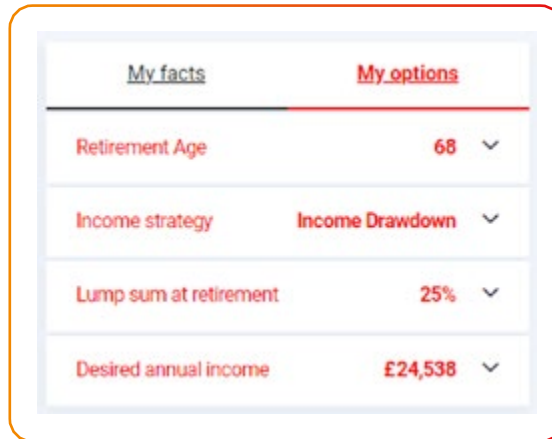
When these fields have been completed, you will have an overview of what your income in retirement might look like.



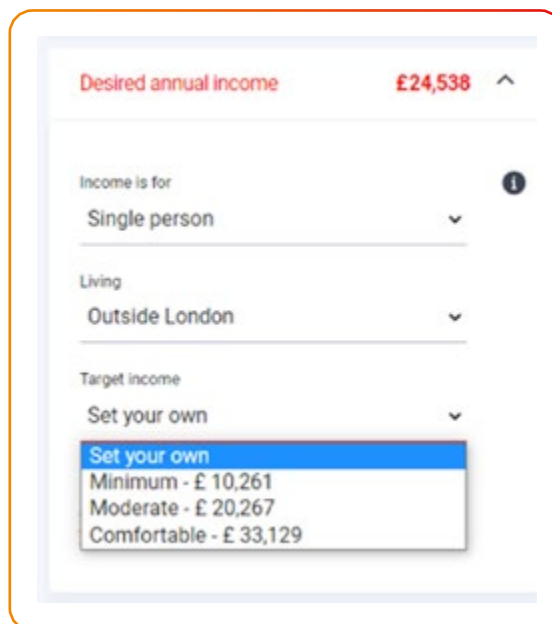
By clicking on the “**My options**” tab, you will be able to see the options that you have currently selected.



Here you can change your income strategy, whether you would like a lump sum at retirement, and your desired annual income.



If you do not know your desired annual income, you can choose to use the target incomes recommended by the Pension & Lifetime Savings Association (PLSA) or set your own using the budget planner. Further details on the Retirement Living Standards can be found here: retirementlivingstandards.org.uk



Use the budget planner to set a target that works for your retirement.

Here you can choose amounts based on the PLSA Retirement Living Standards or set your own amounts. You can mix and match to meet your needs; for example, you might want a moderate amount for food and drink, but a comfortable amount for holidays and leisure.

I am budgeting **monthly** for myself living outside London

| | Minimum <input type="checkbox"/> | Moderate <input type="checkbox"/> | Comfortable <input type="checkbox"/> | Custom <input type="checkbox"/> |
|---------------------|----------------------------------|-----------------------------------|--------------------------------------|---------------------------------|
| House | £215 | £343 | £736 | £ 450 |
| Food & drink | £223 | £317 | £614 | £ 0 |
| Transport | £103 | £293 | £307 | £ 0 |
| Holidays & Leisure | £170 | £383 | £559 | £ 0 |
| Clothing & Personal | £120 | £216 | £335 | £ 0 |
| Helping Others | £25 | £136 | £210 | £ 0 |
| Other | £0 | £0 | £0 | £ 0 |

Calculate Total Expenditure

Ok Cancel

When you have completed the figures, select “**Calculate Total Expenditure**”. You will then be shown your monthly and annual expenditure, and the gross annual income that will be needed to cover this.

Total expenditure **£2,045** monthly / **£24,538** annual.

You will need a gross annual income of **£27,530 (£2,294 per month)**.

This tool is for illustration purposes only and does **not** count as financial advice.

Ok Cancel

When you have clicked “**Ok**”, this figure will be carried forward onto your forecast.

Along the top of the chart, you can change from an income forecast to a savings forecast, and/or from today's value to future value. You can also change the assumptions around your investment outcomes. A stronger outcome is usually riskier.

To see what effects changes will have on your outcome, select **“Explore making changes”**.

Current situation > Explore making changes > Consider next steps

Here you can change your Target Retirement Date, your contributions and your investment strategy, as well as your target income. You can also include additional scenarios, such as downsizing your home, working part-time, or receiving any rental income.

You can play around with the tool as much as you like to see how even small changes can make a difference to your retirement income.

| | |
|-----------------------------------|------------|
| Solutions wizards | ▼ |
| Retirement age | 68 ▼ |
| Contributions | 6% ▼ |
| Investment strategy | ▼ |
| Investment strategy at retirement | ▼ |
| Target income | £ 24,538 ▼ |
| Variable income journey | ▼ |
| Work part-time in retirement | ▼ |
| Downsize my home | ▼ |
| Include rental income | ▼ |

You can also use the “**Solutions wizards**” to help you understand what you need to do to improve your outcomes.

Solutions wizards

The solution wizards give you the ability to understand what you need to do to improve your situation. To find out how, select an option.

- 🔗 [Calculate the age I can afford to retire](#)
- 🔗 [Calculate the contributions I need to make](#)
- 🔗 [Calculate the target income I can afford](#)

Calculate the contributions I need to make

7.43%

The monthly contribution required to meet your settings is £290.32. Other settings such as your retirement age, your [lifespan](#) and your investment strategy are considered as part of this calculation.

Would you like to update your contributions to £290.32 (7.43%) a month?

Yes **No**

Selecting “**Yes**” will update your projections, but it will not change your actual contributions to the Plan. You will need to notify HR / Payroll if you want to change your contributions.



When you have finished experimenting with changes, select “Consider next steps”.

Current situation > Explore making changes > Consider next steps

Here you will see a summary of the modelling options you have selected and be able to download a report for future reference.

Remember, if you want to make any changes, you will need to do these manually via the Member Portal (for Target Retirement Date or investment choices) or by notifying HR / Payroll (for contribution levels or AVCs).

If you decide to make any changes you will have to wait for them to be processed by relevant systems. This could take up to eight weeks depending on Payroll cut-off dates. After this time, you will be able to run through the Retirement Modeller again to see how your situation has improved.

If you have any difficulties accessing the Plan's online services or still have queries about your benefits, you can contact the Plan Administrator, Buck:

 0330 123 9570

 totalenergies@Buck.com

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