

BCF Pension Check List



A 10-point plan to make sure your pension works hard for you.

1 Make sure you have logged into your online Member Portal

This will enable you to check all aspects of your BCF pension. If you haven't accessed the Member Portal or don't have your login details, please use the Forgotten Login details link at <https://members.hsadmin.com/> to reset your username and password.

2 Check whether you have multiple pots and consider combining them

When you access your online statement, it may be that you cannot locate all your contributions, or the balance may be less than you are expecting.

If this is the case it is likely you have more than one BCF pot – this may be because you have contributed funds personally as well as via your employer, or it may be because you have changed employers.

If this is the case, please contact the administration office on **0151 448 5423** or email bcf.members@hs-pensions.com who will be able to assist you to locate all your pension pots. It may also be possible to consolidate these pots into one place – please ask the administration staff about this if you would like to do so.

3 Make sure your contact details are up to date

So you never miss out on important updates about your account, please check that your personal email address, current home address and contact number are up to date on the My Details page on the portal.

4 Check the details your employer holds

If your employer is making pension contributions on your behalf, please check they have the correct contact details for you. This is particularly important if you have recently moved or changed any contact details.

5 Nominate loved ones

Make sure that if you die, your pension pot goes to the right people. Complete a nomination form at <https://members.hsadmin.com/Nomination/Nominations>

6 Monitor Contributions

Regularly track your contributions to make sure your employer is contributing as agreed and / or that your contributions are enough. Consider making additional contributions.

7 Tax Implications

Take some time to understand the tax implications around contributions, withdrawals, and what happens when a member dies.

8 Financial Planning

Include your pension pot in your financial planning.

9 Stay informed

BCF will keep you informed of changes in pension laws and regulations – make sure you've signed up to the BCF newsletter or go to <https://www.bcfpensiontrust.org/>.

10 Review Annually

Make it a healthy financial habit to check your pension annually, at the minimum, to ensure it will deliver on your retirement goals. Go to <https://members.hsadmin.com/> to view / download your annual statement.

Make 2024 the year you take control of your pension!