



Atlas 2020 Spring update

atlas

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The Atlas Team hopes that you're all well and staying safe during these unprecedented times.

This email is to keep you up to date with news about Atlas. As a quick reminder, Atlas is a Master Trust - a large, professionally run pension scheme which is authorised and supervised by The Pensions Regulator. It's made up of lots of different employers, each with their own section within Atlas.

You have your own pension account within Atlas, helping you save for your financial future.



Coronavirus update

As well as all the things we're worrying about at the moment, we know that many of you are concerned about how the Coronavirus pandemic has affected the money in your pension account, so we've provided some information below that you will find helpful:

Webinar

We've put together a short webinar looking at the impact that Coronavirus has had on investments, together with a reminder as to how Atlas works and the key things you need to consider. We would encourage you to view this as it gives you information in an easy to understand format.

Simply go to <https://capita.webex.com/recordingservice/sites/capita/recording/0f800c62e016423a98e0da3f119016ec> or click on the link to access it at any time.

In our view, the full impact of this pandemic will not be measurable for some time to come, and it is therefore likely that investment markets will remain highly volatile over the short to medium term. This volatility will almost certainly continue to be reflected in the value of your Atlas pension account.

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On-going servicing

The Trustee Board and Executive Team who are responsible for running Atlas are continuing to operate fully, having activated their business continuity plan.

We are pleased to let you know that the Atlas service centre continues to work as normal and is here to support you when you need us most. You can also use the Atlas member portal to view your fund value, look at which funds you are currently invested in, check fund performance and update your details. As a reminder our contact details are:

Email:

memberenquiries@atlasmastertrust.co.uk

Telephone:

0345 121 3389

A number of you have asked whether the pension scheme is separate from the employer. The answer to that is yes, it is.

Atlas is a trust which is separate from your employer. The Trustees are responsible for looking after these assets and running Atlas, so once contributions are paid to Atlas, the employer has no control over them.



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Pension Scams – please beware

Unfortunately, there are unscrupulous people who are looking to take advantage of the Coronavirus crisis, which makes financial scams and other crimes more likely, so please treat any uninvited contact with caution.

It doesn't matter if contact is made by post, email, text or telephone – you should be increasingly wary of anything pension (or money) related that arrives unexpectedly. If you're in any way uncomfortable or doubtful, the safest thing to do is to hang up the phone, delete the message or ignore the mail.

Also be careful about using the 'unsubscribe' option in emails as this could alert fraudsters that they've got the correct contact details for you.

Don't:

- give out your personal information if contacted unexpectedly
- be rushed into anything, take time to think
- sign anything unless you fully understand what you're signing up to
- let anyone into your house unless you're sure they're genuine

Make sure your expression of wish form is up to date

If you were to die, we would normally pay the money in your pension account to the person, people or charity you name on your expression of wish form.

To make sure we know who you'd like to get the money from your pension account, please log on to the Atlas member portal and complete a form or check it's up to date.



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Other news

Your new-look annual update

We've made changes to your annual benefit statement (including its name) and we're planning to send you your annual update in mid-June. In it we include details of how your pension account is doing and what you can do to increase its value. We also talk about how Coronavirus has affected your account.

Finally....

We know this is a difficult time for everyone, but we are here to support you and answer any questions you may have. All our channels of communication remain open, so please do contact us if you need any assistance.

If you have any concerns about your health or need more information about Coronavirus please visit www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public

Above all, until our day to day lives return to something like normal, please take care of yourselves and your families.

The Atlas Trustee Board

