

ePA - Your Online Pension Account

What is ePA?

A secure online service allowing you to view and manage your live pension account, and it's waiting for you to log in! It's provided by the Scheme Administrators, Willis Towers Watson at:

<https://epa.towerswatson.com/accounts/basf>

On ePA, you can:

	Active members	Deferred members
View and update your contact details	✓	✓
View your latest annual benefit statement	✓	✓
View and update your nominations for death benefits	✓	✓
View your DC Account value	✓	✓
View and update your DC investment choices	✓	✓
View DC investment performance	✓	✓
View your DC contributions	✓	x
Use the DC Retirement Planner to:		
View your estimated DC Account at your Target Pension Date	✓	✓
View your potential cash, flexible income and/or guaranteed income benefits at retirement	✓	✓
View the effect of changing your contributions	✓	x
View the effect of changing your Target Pension Date	✓	✓
View the effect of choosing different investments on your estimated future DC Account value	✓	✓
Sign up for electronic communications	✓	✓

How do I log on?

Go to <http://epa.towerswatson.com/doc/BASF/Login.htm> and log in using your User ID and Password. New members will receive log-in details around a month after joining the Scheme.

Forgotten your details to log in?

User ID: This is in the format, 'BASF' plus the seven numbers of your unique 'Reference Number', which can be found on your annual benefit statement. (If you've registered an email address on ePA, you can use the 'User ID reminder' link on the ePA homepage).

Your password: if you have forgotten your password, you can use the 'Reset your Password' link on the ePA homepage, provided you've registered an email address. (If you've registered an email address on ePA, this will be shown on your annual benefit statement.)

If you need further help logging in, please contact Willis Towers Watson on: 0113 390 7119

Why use ePA?

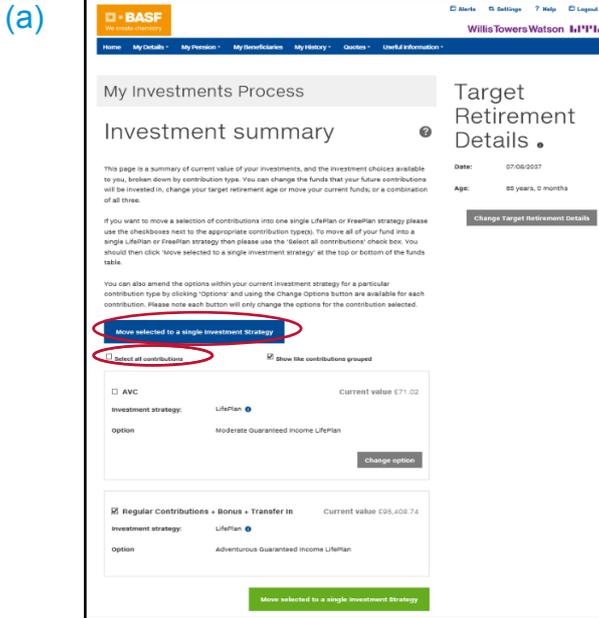
- All the information is live, so you can see your current DC Account Value and other information without delay. (No need to wait for your annual benefit statement or DC Account statement from the administrators.)
- You can change your investment choices quickly and there's no charge or limit on how many changes you make.
- Changes are effective immediately if you update your nominated beneficiaries for death benefits or contact details.
- The Retirement Planner can help you understand your benefits and plan ahead.



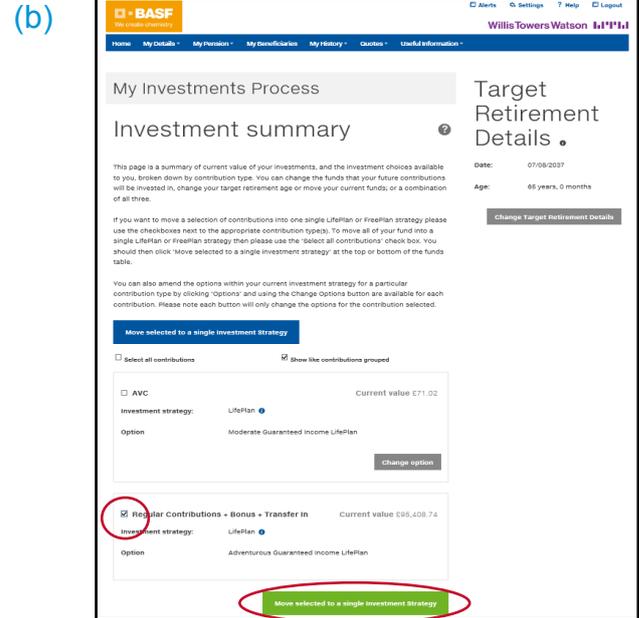
*ePA? ePA? What's that I hear you say?
See your savings squirrelled away, any hour, any day!
You can view it anywhere; you won't be confused,
It's straight forward, simple, so anyone can use.
Your money's building up for that final pay day;
You'd be nuts not to check out ePA today!*

Step by Step Guide to investment switches on ePA

1. First choose which contributions you want to change investments for. You can either select to have all contributions invested using a single investment strategy (a).

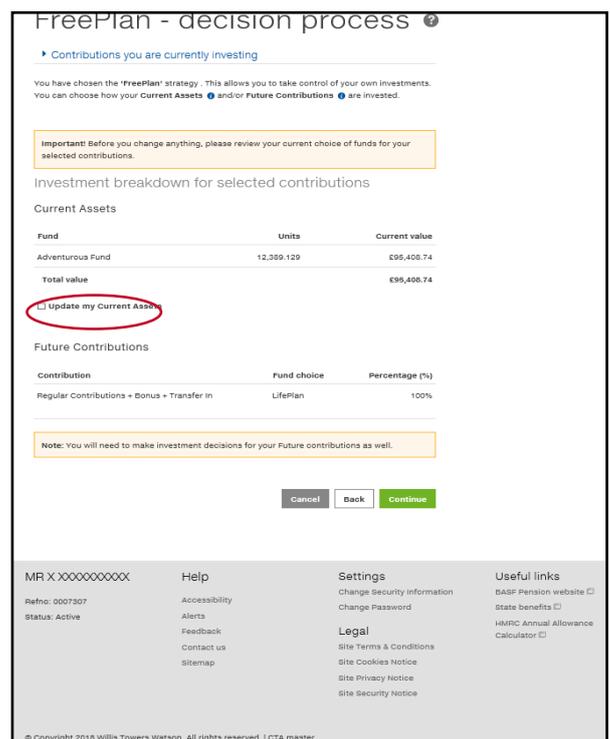
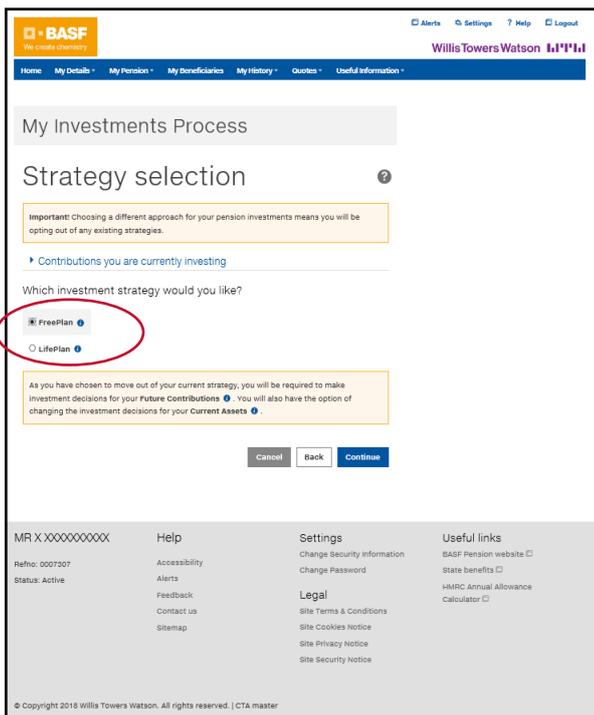


- or you can choose to have different investment strategies for your different types of contributions (b). For example, your regular contributions could be invested differently to your Additional Voluntary Contributions (AVCs).

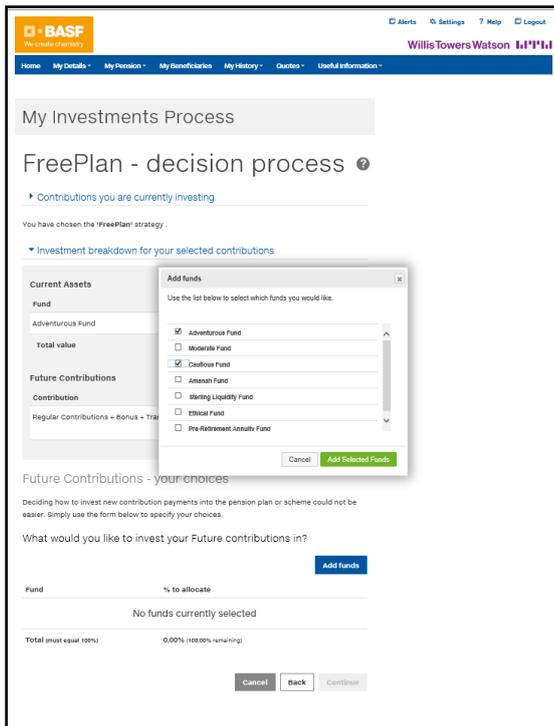


2. After step 1, you will be given the option to choose whether you want to invest in FreePlan or LifePlan (see the Investment Guide for further information on the investment options). Tick the required option.

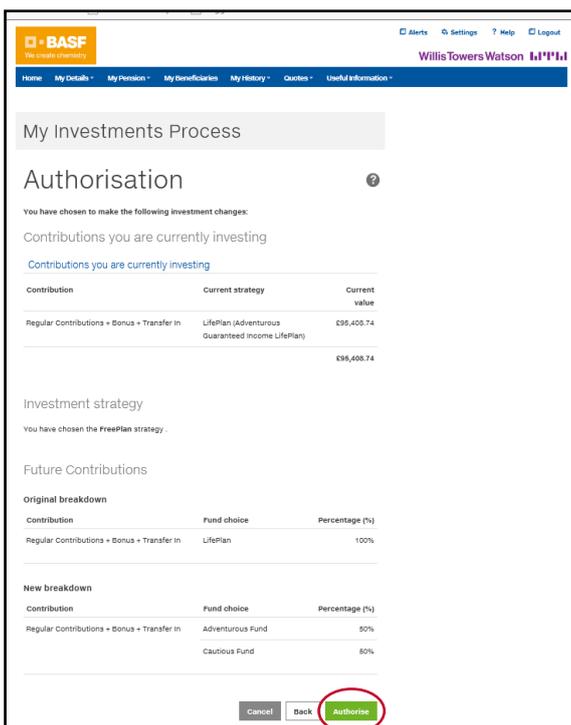
3. You'll see a summary of the current investments for your chosen contributions. This now gives you the option to change either:
 - a. both your current assets and future contributions (if you tick the "update my current assets") or
 - b. your future contributions only (leave the "update my current assets" box unticked).



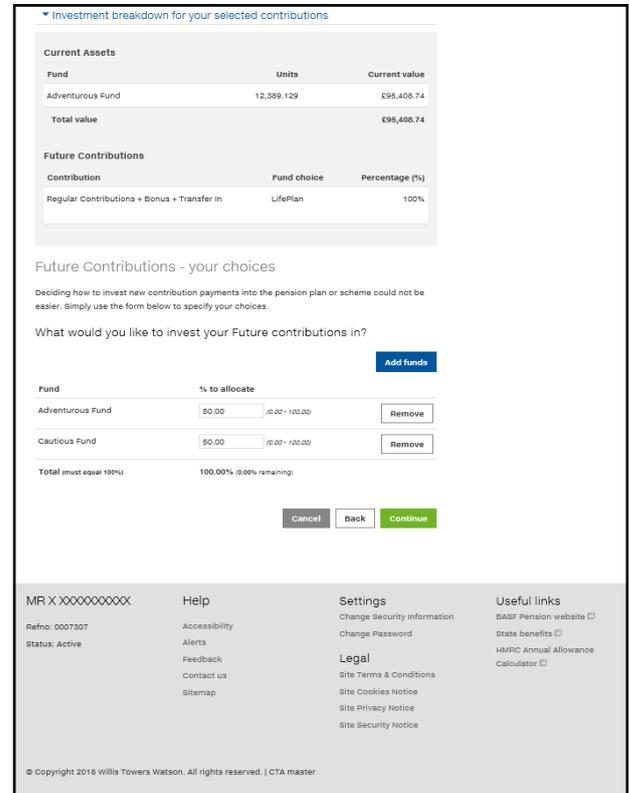
- In this example, after choosing the FreePlan investment strategy, you can choose which FreePlan funds you wish to invest in. First “Add Funds” from the pop up list.



- Now, you'll be given a summary of the original investment breakdown and the new breakdown you're requesting, BEFORE you finalise the instruction. To confirm you want to go ahead and make the investment switch, press the “Authorise” button.



- Then you can choose what proportion of contributions you wish to invest in each of the funds you've added. In this example, the member is choosing to invest 50% of future contributions in the Adventurous Fund and 50% in the Cautious Fund. (As long as at least 10% is allocated to any one fund and the total adds up to 100%, you can choose whatever proportions you wish, across all of the available funds.)



- After authorising the change, you'll receive an email confirming that the investment instruction has been received. Please note, if you're changing current assets, it usually takes up to 5 working days for the investment switch to be made and updated on your ePA Account. You can check your ePA Account for confirmation that the switch has been completed. Changes to your future contributions will be applied to the next contributions received, or the following month if your instruction is made on or after 10th of the month).