

COVID 19 and your Howdens pension

The Howden Joinery Group want to reassure you that we are working with the Trustee of the Howden Joinery Pension Plan, Standard Life and all our advisors to look after your pensions in these uncertain times. If you have registered with your provider you will see updates and information from them on you individual accounts. Please take time to read this carefully; this information will be updated from time to time to reflect the current situation. If you have not already registered for online use please see the attached links which gives details of how you can register:

[Howden Joinery Pension Plan](#)

[Howden Joinery Automatic Enrolment Pension Scheme](#)

If you are unable to register, below is some general information which we hope will be helpful:

Continuity of Service

Both of our pension providers are working hard to continue to provide the best possible service to our members while ensuring their own colleagues and their families remain safe and they are following Government requirements on home working. This has involved considerable efforts to move previously office based operations to enable their colleagues to be able to work from home. In addition both need to cope with some colleagues being ill or absent. As you would expect both providers will be prioritising urgent cases, who would suffer immediate financial impacts, where they are able. We are pleased to confirm however that current service levels have not been severely impacted but please can we ask for your patience and understanding during this time. Using online functionality will help both you and your provider to deliver the most efficient service.

Contacting your provider

The usual helpline number for the Howden Joinery Pension Plan is not available. Please contact our administrators Willis Towers Watson by email on howdenjoinerypensions@willistowerswatson.com or use the online facilities where you are able.

The Standard Life helpline number is still available but they would ask that where possible members use online servicing to free the phone lines for more vulnerable users.

Investments

Investment markets around the world have been affected by COVID-19. Members of the Howden Joinery Auto Enrolment Pension Scheme or the Top-up section of the Howden Joinery Pension Plan who have money purchase funds may be particularly concerned as many will have seen falls in their fund values. Some property funds have suspended trading and if you are invested in any of these funds you will be contacted.

Major events causing markets to fall, particularly in the short term, are something we've seen before. And while it's likely that markets will continue to be impacted over the coming months, history has repeatedly shown that they tend to rally over the longer term. You may however wish to review your investment strategy. Please note that neither we nor Willis Towers Watson or Standard Life can advise you. You may wish to seek financial advice on this matter.

Scams

Unfortunately, we know that illegal activity to gain access to people savings, particularly pension's savings, is on the rise. If you are contacted out of the blue, this is likely to be an illegal approach, so please do not divulge any details. Also be wary of clicking on links on emails which purport to be from you pension provider, bank or other financial institutions. Contact them via your usual means to check validity.