

Bonus Exchange

# Take your pension to the **next level**

**Could you use your bonus to help  
boost your future prospects?**

**Bonus Exchange** gives you a tax-efficient way of saving for the future, by choosing to have money from your bonus paid into your pension pot instead of taking it as part of your salary.

The value of a pension can go down as well as up and is not guaranteed. It could be worth less than has been invested. Tax benefits are subject to change and their value depends on individual circumstances.

**Want to boost your retirement saving?**

