

# UNDER 40?

## START SMALL. GO FAR.

Your pension is your map to your future.  
Every extra pound you put in now opens more routes,  
more pit stops, and more freedom later.

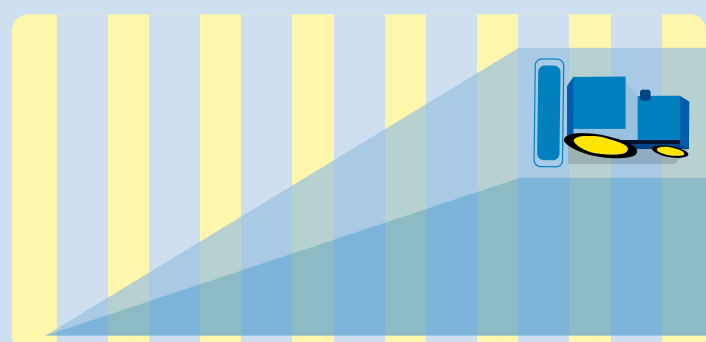
The sooner you start, the more your money can grow.  
Even the smallest step now could set you up for a better destination later.

### STAY ON TRACK:

The contribution levels you're automatically enrolled at might not be enough, but topping up now will give you more chance of having the retirement you want.

### SMALL NOW, BIG LATER:

Even a 0.25% increase can go a long way over time, thanks to compound interest\*.



■ Total paid in    ■ Investment growth

### \*WHAT IS COMPOUND INTEREST?

It's the interest you earn on the interest your savings have already made.

### DOUBLE UP:

Michelin matches your Additional Matched Contributions, doubling your impact over time.

### SAVVY SAVING:

All contributions come out before tax – so they cost less than you think.

### FLEXIBLE FUTURE:

A bigger pot gives you more options to retire early, take a break, and even shift gears as life changes.

## ADD MORE FUEL TO YOUR FUTURE.



**DOWNLOAD, COMPLETE  
AND RETURN A CHANGE  
FORM BY 1 OCTOBER.**

**THE SOONER YOU START,  
THE FURTHER YOU GO.**