

Guide to The People's Pension

A flexible workplace pension



For people, not profit

the
people's
pension

Our history

B&CE is a not-for-profit organisation which was founded in 1942 and has been providing financial benefits for construction workers for over 70 years. As an established pension provider for low-to-moderate, transient earners we truly understand the need for engagement, education and, above all, simplicity.

In 2011 we launched The People's Pension, a multi-employer pension scheme, in order to provide additional choice for our customers. Our award-winning scheme is open to any employer, regardless of size, from any business sector.



Our position today

B&CE provides financial benefits for over 15,000 corporate accounts across the UK.

£2.6bn

Assets of £2.6bn under management.

15,000

Delivering financial employee benefits to over 15,000 corporate accounts that in turn employ over 3,000,000 employees.



A not-for-profit organisation without shareholders, where surpluses are used to return value to our members.



Specialising in working with high volume weekly and monthly payroll.



An outstanding service record with the highest standards of customer care.



Purpose built admin systems supported by our UK-based customer service centre.

Our approach

Our products and customer service solutions are built specifically with our customers in mind.

We support you



Help for employers – it is important that you can get on with what you do best. We are always on hand to help you meet your pension obligations.

We keep it simple



Product simplicity – too much choice and complexity confuses everybody.

We make it clear



Transparency of charging – to help rebuild the 'trust' in pensions, we believe it is vital that charges are transparent and simple.

We make it work



Concise and simple communications – to ensure auto-enrolment is a collaborative process between employer and employee.



Sign up to The People's Pension at: www.thepeoplespension.co.uk/employers

Our solution

The three key principles behind The People's Pension are:



Design Simplicity

The People's Pension is a workplace pension scheme that is simple to operate for employers and employees. It offers:

- Three risk-based investment profiles.
- Seven self-select investment funds.
- A 0.5% annual management charge and no additional charges.
- Independent governance using professional trustees.



Employer Assistance

We support employers at all stages of the auto-enrolment process to ensure meeting regulatory requirements is as simple as possible. We have:

- An online sign up process.
- Downloadable guides to help you implement and run your scheme.
- An administration system that walks you through assessing your workforce and submitting contributions.
- An experienced and knowledgeable UK-based team to help you implement your scheme and provide ongoing support.



Employee Engagement

Our range of simple and engaging communication materials will:

- Help you educate your employees prior to auto-enrolment via posters, payslip inserts and animations.
- Provide letter templates for you to use at your staging date.
- Give your employees a secure online portal to manage their pensions.

The People's Pension – how does it work?

Scheme

The People's Pension is a defined contribution multi-employer occupational pension scheme. Each employer has their own section of the Scheme and each member has a single pot for life.

Membership and contributions

The People's Pension has no minimum or maximum levels set for contribution amounts, or any limit on the number of employees, so it really is open to all employers.

Charges

We believe in providing a charging structure that is based on cost, not profit. The People's Pension has one single, transparent Annual Management Charge (AMC) of 0.5%. The AMC is the same for all members, regardless of the size of their fund.

Governance

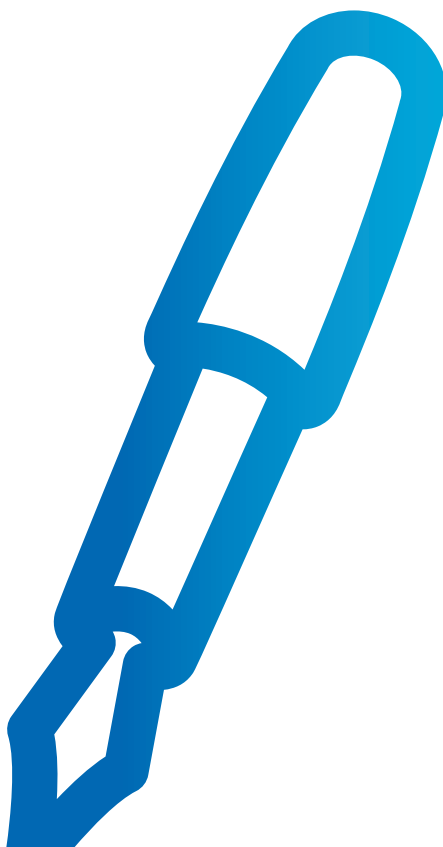
The People's Pension is run by experienced, independent trustee directors to ensure good governance for its members.

Funds

Members are automatically invested in our default lifestyle profile. For those who want to make a choice, we offer three lifestyle profiles and seven self-select funds including Ethical and Shariah funds. Detailed information about all the funds is available from our website.

There is no charge for switching fund choices.

The investments are chosen and monitored by The People's Pension independent trustee. They are managed by Legal & General Investment Management, except for the Shariah Fund which is managed by HSBC Global Asset Management.



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An award-winning auto-enrolment solution



Awarded 5 Star Defaqto Rating for Auto-Enrolment 2015



Winner of DC Provider of the Year 2014



Winner of Mastertrust Provider of the Year 2014



Topped the Call Centre League of Excellence 2013 & 2015



Winner of Outstanding Product Knowledge 2014



Winner of Best DC Mastertrust/ Bundled Services 2013



Winner of Auto-Enrolment Provider of the Year 2013



Winner of Independent Trustee of the Year 2013



PQM READY 2013

For people, not profit

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The People's Pension is the choice for any organisation, large or small, in any sector. It's for people, not profit.

To find out more, or to sign up:

→ **www.thepeoplespension.co.uk**

✉ **nbsupport@bandce.co.uk**

☎ Or call us on:

Existing clients **01293 586666**

Advisers **01293 586637**

New enquiries **0800 612 8080**

The information in this brochure is correct as at June 2015 and may be subject to change.



B & C E Financial Services Limited

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