

The People's Pension

Keeping an eye on pension pots is simpler if they're in one place



For people, not profit

the
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pension

The People's Pension – open for all transfers

Dealing with previous pension schemes can be a challenge for everyone – employers, trustees and members. The introduction of automatic enrolment has led to an increase in these so-called 'legacy schemes', which are schemes closed to new contributions. Our simple transfer process can help both scheme sponsors and members simplify their pension arrangements.

How a transfer can help

The trustee's role is becoming more difficult and time-consuming. For members, having all of their pension savings in one place can really help them keep track of their pension savings. In many cases, old pension pots may be reducing in value, year-on-year, due to high charges and unsuitable, out of date investment strategies.

For employers and trustees, a bulk transfer can help free up time and resources that might otherwise have to be spent on running a closed (legacy) scheme or dealing with two pension providers.

If any members are planning to access their pension in the next five years, please see 'Things to consider before you decide to transfer' available on The People's Pension website.

Why choose The People's Pension

We are the pension scheme of choice for employers wanting a high quality scheme with hassle-free administration. The People's Pension is not just for regular contributions. We can accept transfers from all types of defined contribution schemes, whether on an individual or group basis, or from a contract-based or trust-based scheme.

We have:

- Proven expertise in dealing with complex payrolls, small pots and employers of all sizes.
- An award-winning UK contact centre, open daily (including evenings and weekends) for members.
- The support of B&CE, a not-for-profit organisation with over 70 years' experience in workplace benefits.

We offer:

- Membership of a multi award-winning scheme.
- A straightforward transfer process.
- Simple process to send employee data, compatible with all payrolls.
- A one off set-up charge for employers of £500 plus VAT, with a reduced charge of £300 plus VAT for those who sign up via a financial adviser, business adviser or construction federation.
- A low annual management charge of just 0.5% of members' pots.
- Clear and engaging member communications, written in plain English, both during the transfer process and on an ongoing basis.
- An easy-to-use website.

But you don't have to take our word for it. Our exceptionally high standards of governance, administration, and member focus (including communications) have been recognised independently. We hold the new independent regulatory standard of scheme quality developed by The Pensions Regulator and the Institute of Chartered Accountants in England and Wales (ICAEW). So you can be sure that The People's Pension is a safe home for transfers.



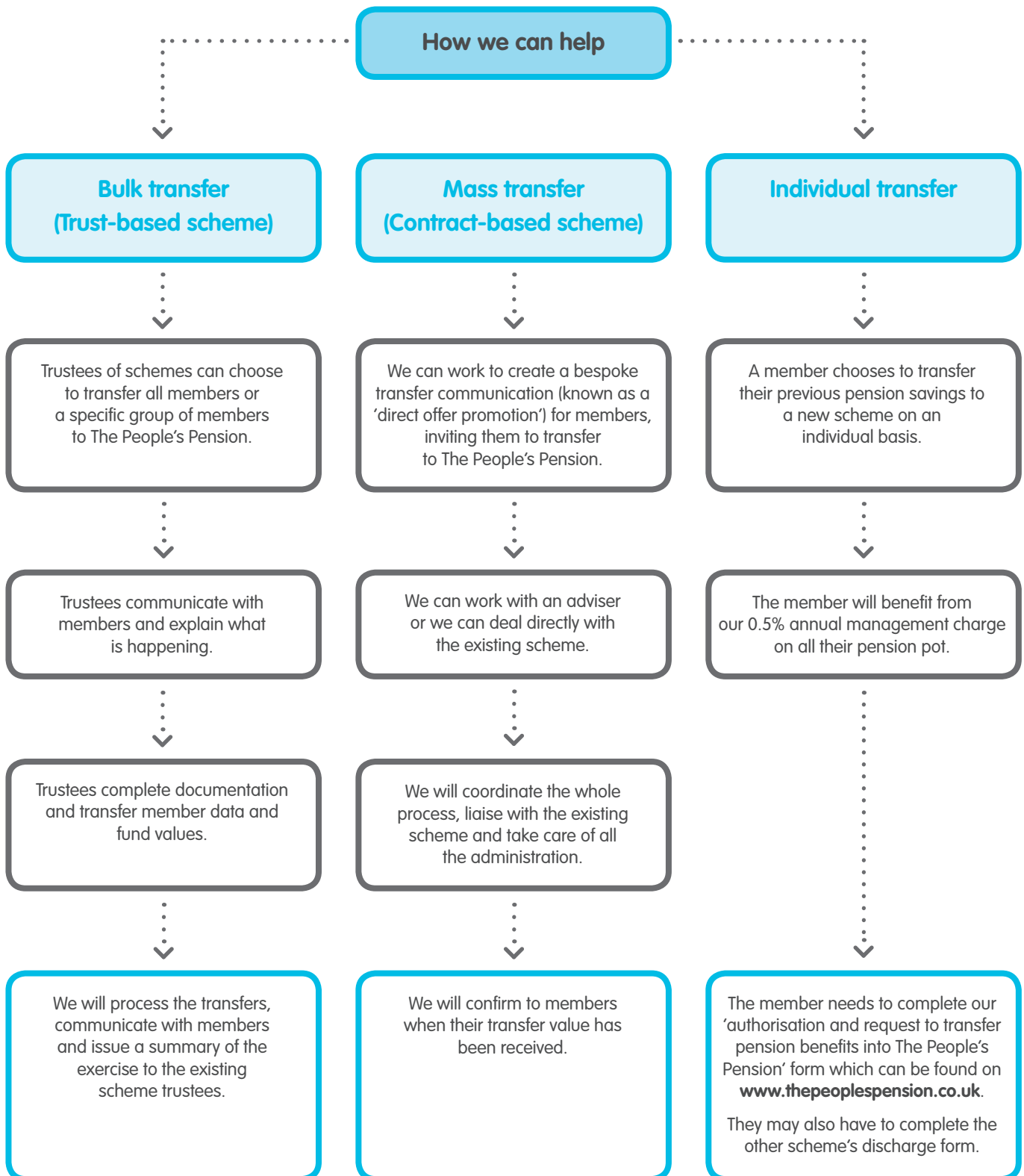
Transferring to The People's Pension meets the challenges of dealing with old schemes.



We take our responsibilities seriously, and are proud to meet the high governance standards set by The Pensions Regulator and the pensions industry.

A robust, clear process, whatever the type of transfer

Whatever the transfer, and whether from a trust-based or contract-based arrangement, our process is straightforward, and we will be there to help along the way. The flow chart sets out the process.



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Next steps

To find out more, please get in touch with your usual contact at The People's Pension. If you are new to The People's Pension, you can

email: **RRM@bandce.co.uk**

phone: **01293 586643**

or write to us at:

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