

The People's Pension

Helping people put their pensions in one place



For people, not profit

the
people's
pension

The People's Pension – open for all transfers

Dealing with previous pension schemes can be a challenge for everyone – the employer, the trustees, and the 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 processes 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 funds in one place can really help them keep track of their benefits and see the bigger picture. In many cases, old pension pots may be reducing in value, year on year, due to high charges and unsuitable, out of date investment strategies.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.

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 multiple employers.
- 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 straight-forward transfer process.
- Simple process to submit 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 (AMC) of just 0.5% of members' funds.
- 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 of England and Wales (ICEAW) as well as the National Association of Pension Fund's Pension Quality Mark (PQM) READY status. So you can be sure that The People's Pension is a safe home for transfers.



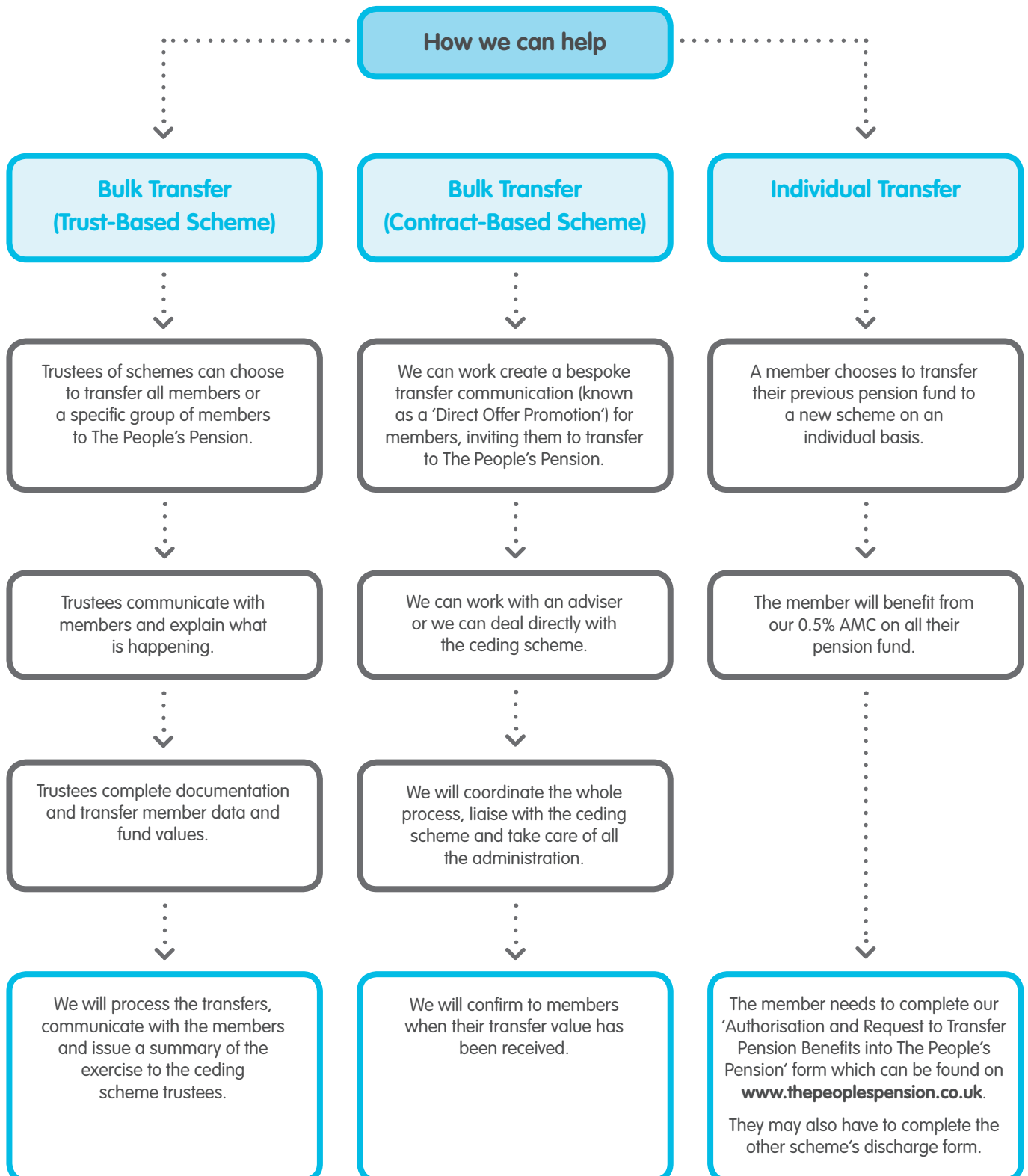
Transferring to The People's Pension meets the challenges of dealing with old schemes.



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.



For people, not profit

B&CE is a not-for-profit organisation – we operate for the benefit of our members and their dependants. We were founded in the construction industry back in 1942. Now we offer a workplace pension, employee accident cover, employee life cover and employee healthcare.

We currently manage assets of over £2.6 billion, with more than three million members and over 18,500 corporate accounts.

For over 30 years, B&CE has provided workplace pensions to employers large and small. We've operated ways to automatically enrol employees into pension saving for over ten years.

In November 2011 we announced The People's Pension, our flexible solution to help employers to comply with their automatic enrolment duties. It's designed for people rather than profit and is suitable for any organisation in any sector.

The People's Pension has won us a number of awards, including the Defaqto 5 Star Rating for auto-enrolment in 2015 and DC Provider of the Year at the UK Pensions Awards in 2014. Information correct as at 31 August 2015.



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: **01293586643**

or write to us at: **RRM, The People's Pension, Manor Royal,
Crawley, West Sussex, Rh10 9QP**



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It is the administrator for the B&CE EasyBuild Stakeholder Pension which is a personal pension scheme.

The company is also a distributor of, and an administrator for, The People's Pension Scheme and the Employee Life Cover from B&CE which are occupational pension schemes to which different law and regulation applies. Further details can be found on our website www.bandce.co.uk/legal