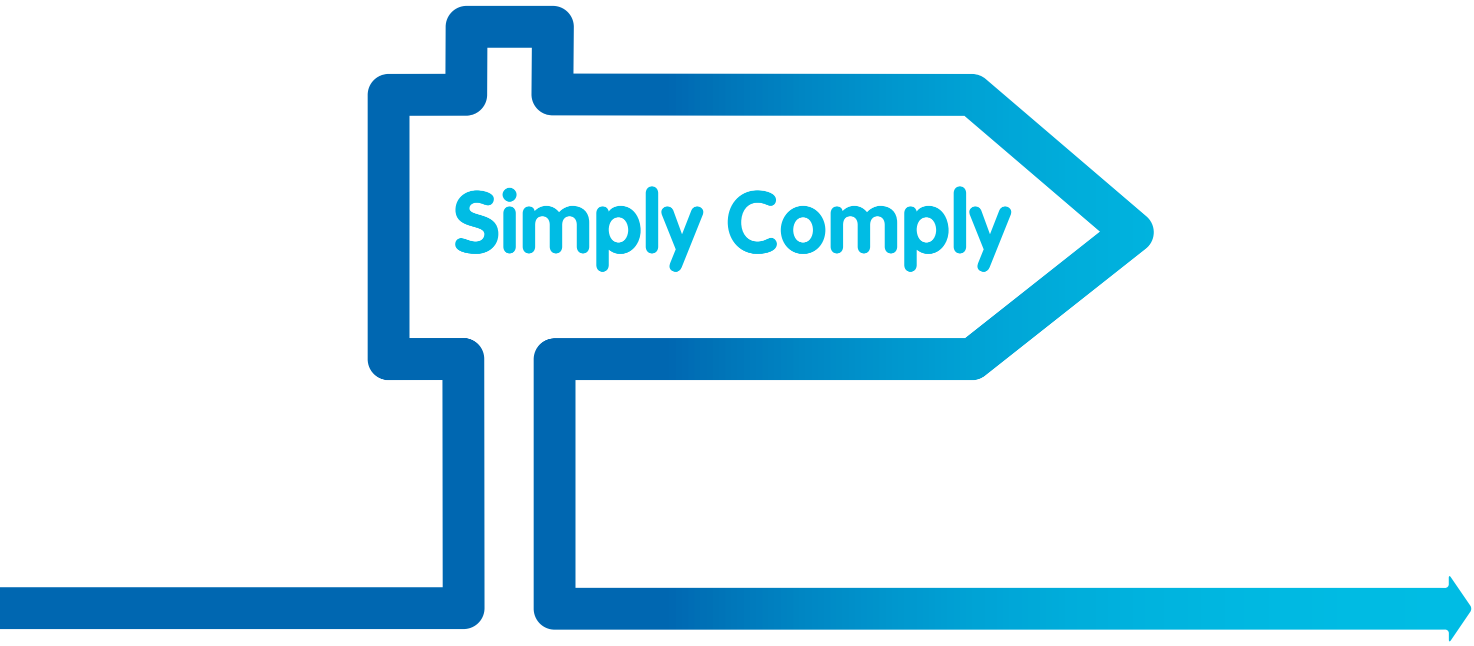
Signing up with The People's Pension

Simply Comply sign-up route

This guide is designed to help you sign up with The People's Pension using our online sign-up service. We have two different sign-up routes, Simply Tailor and Simply Comply.

This guide will help you with our Simply Comply route. This is the simplest and quickest way to join The People's Pension. Your scheme will comply with the minimum requirements set by The Pensions Regulator for auto-enrolment.



Profit for people

the people's pension

Page 3 — Register your details

Page 5 — Log in to set up your account

Page 7 — Choose your sign-up route

Simply Comply

- Page 8 — Add the employer's details
- Page 12 — Add administration contact details
- Page 13 — Add bank details

Simply Tailor

Check out our **Simply Tailor sign-up guide** in our resource library

- Add employer's details
- Create an admin account for each employer
- Add administration contact details for each employer
- Add bank details for each employer
- Add contribution levels for different worker groups (if applicable) for each employer
- Add a subsidiary company (if applicable)

Page 16 — Pay the set-up charge

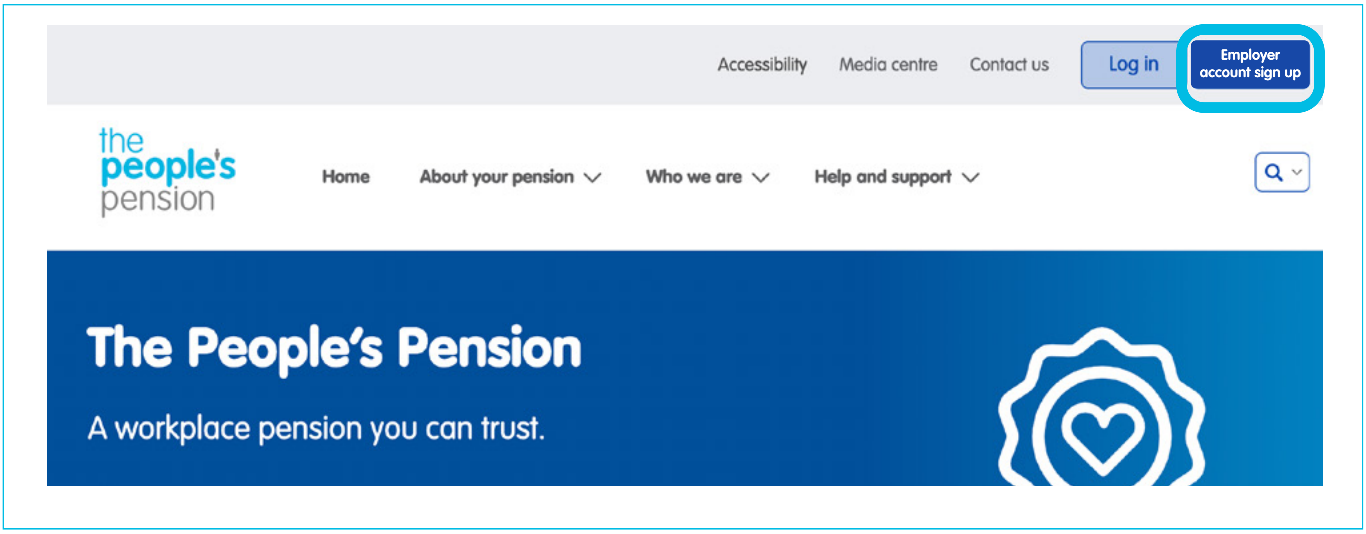
Page 18 — Bind the scheme

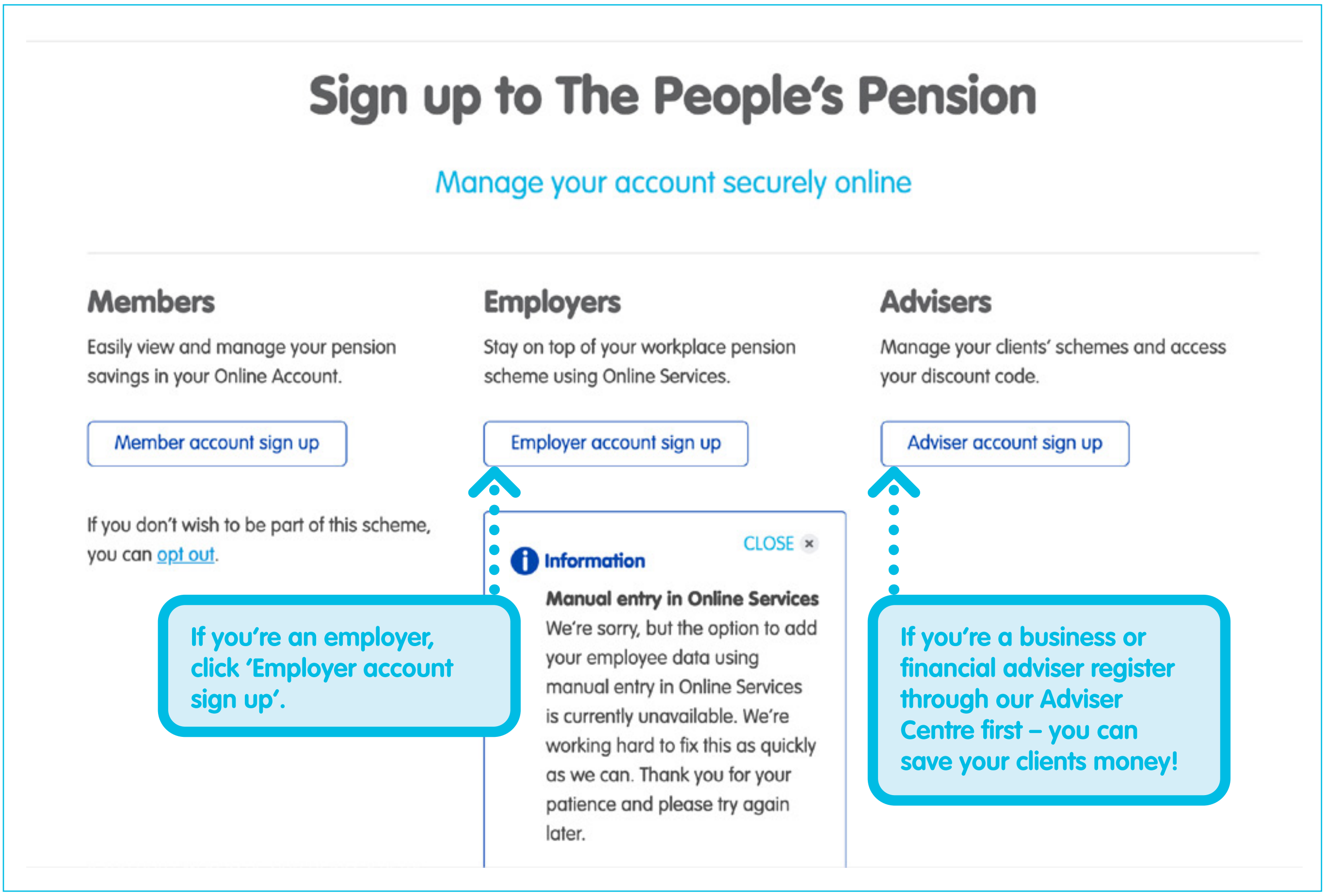
Page 19 — Check the documents

Page 20 — What's next?

Register your details

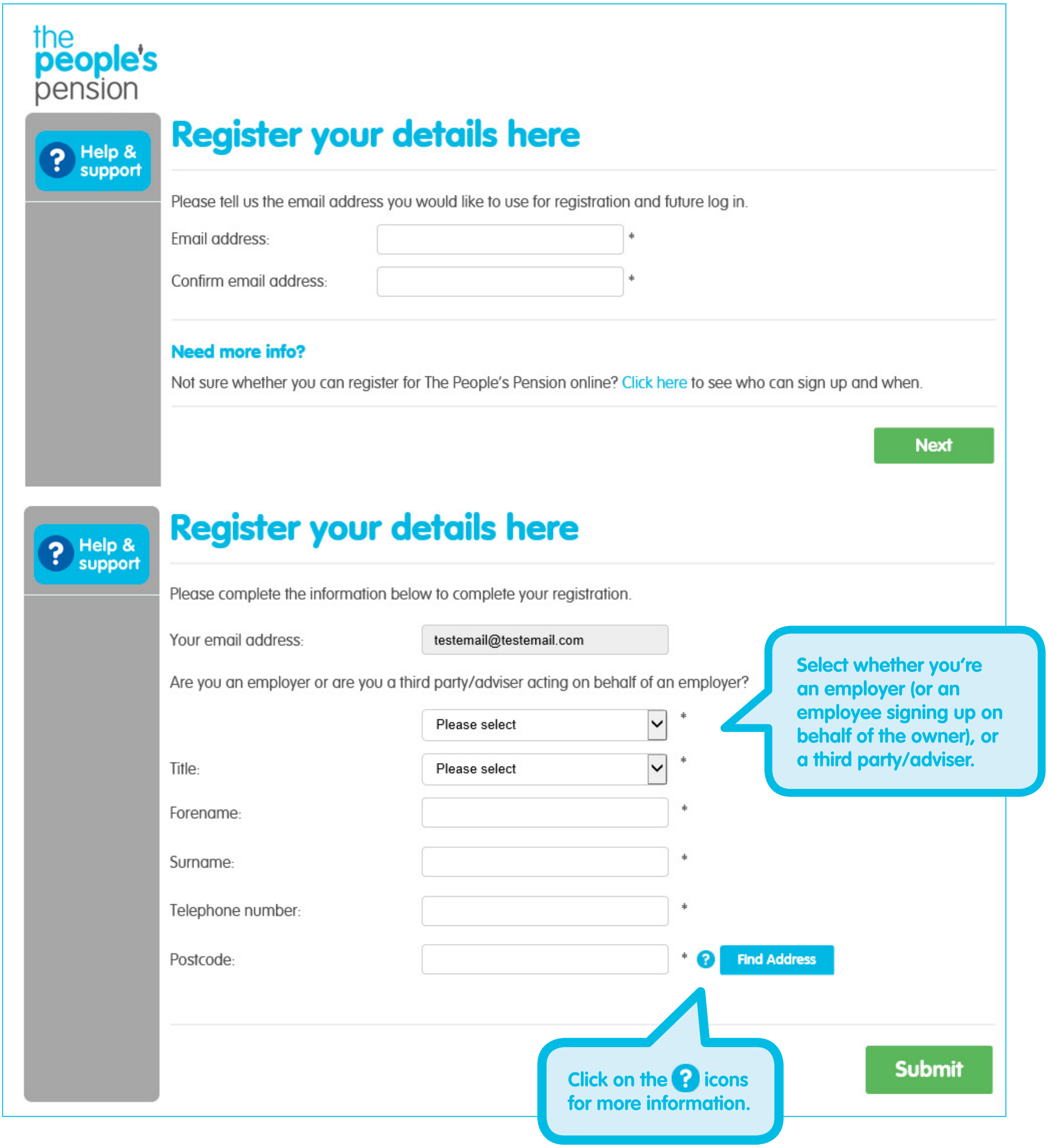
Visit our website **thepeoplespension.co.uk** to sign up with us. Click 'Sign up' in the top right corner.





Register your details continued

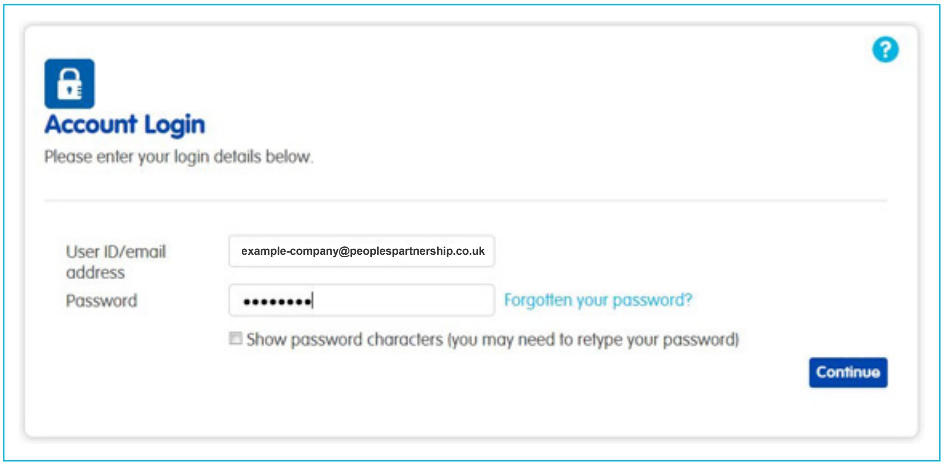
The first step is to register your email address with us. You'll then need to register your details.

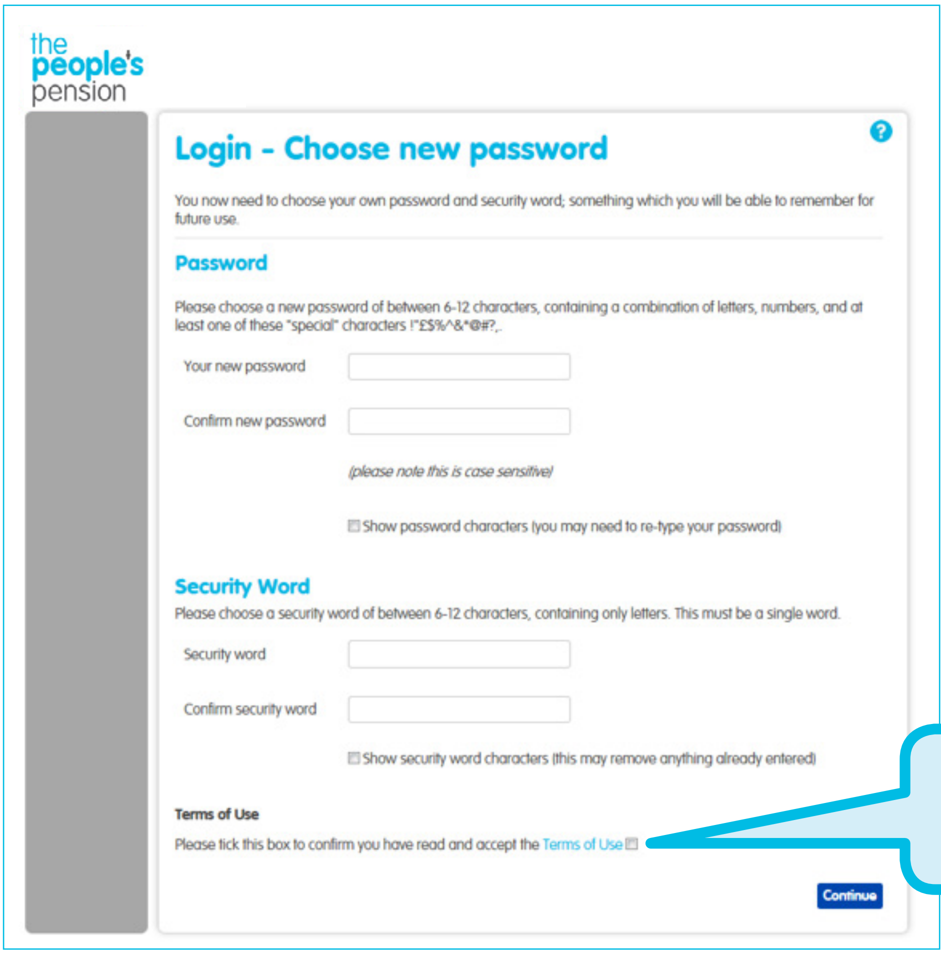


Once you've completed your details and submitted them to us, we'll send you an email with your login details. Then you can click the link in the email to set up an account with The People's Pension.

Set up your account

The link in your email will take you to our login page. Enter your email address and the temporary password we sent you and click ‘Continue’.



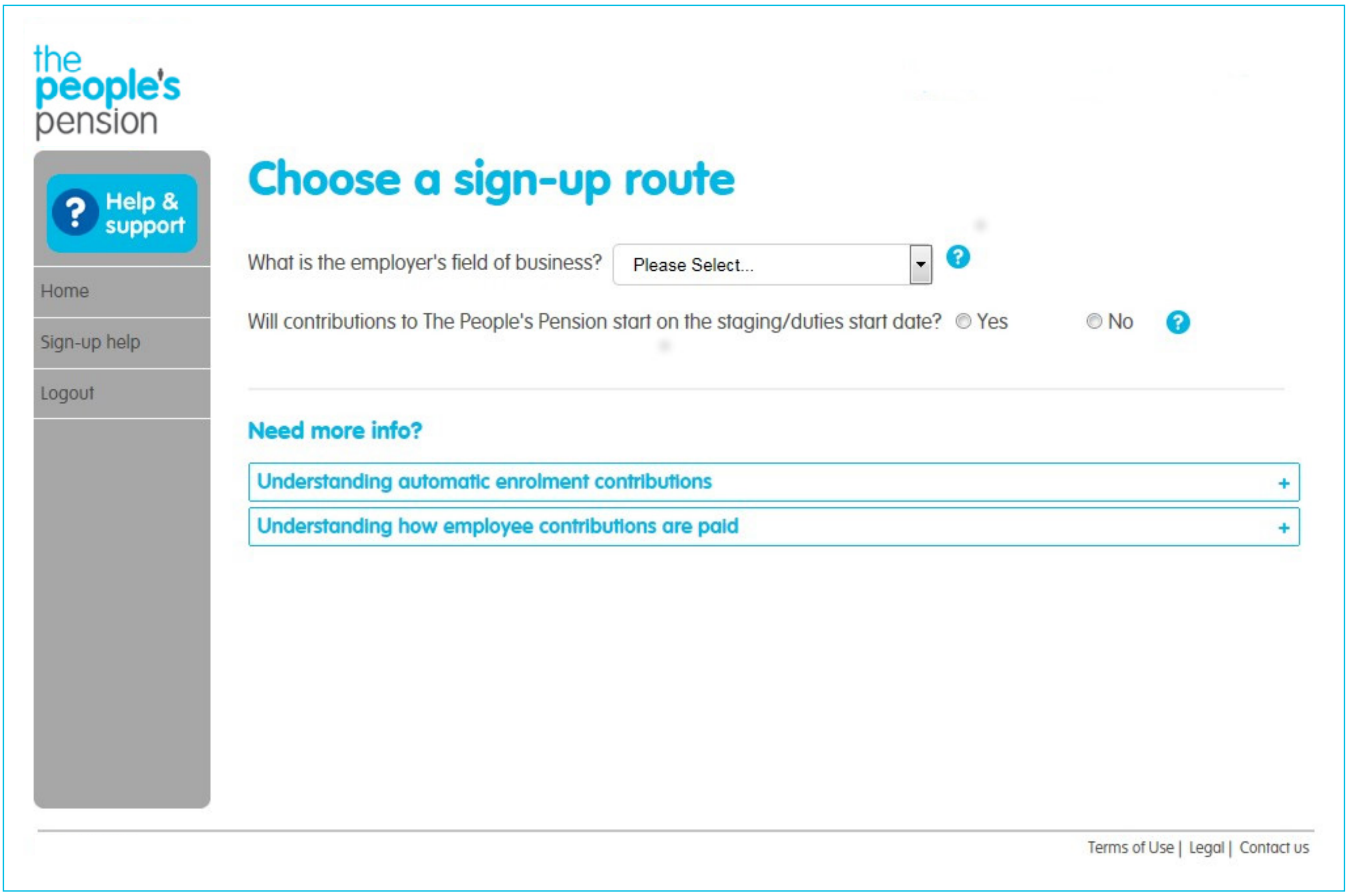


Make sure you’ve read the Terms of Use before ticking this box.

Set up your account continued

After you've entered your new password and security details and read our Terms of Use, click 'Continue'.

We'll ask you some questions about the employer to help us determine if our simplified sign-up route would be an option for you.



If the employer's field of business is in the construction industry we'll ask if they follow the CIJC (Construction Industry Joint Council) Working Rule Agreement. To find out more, please take a look at our guide to operating the Working Rule Agreement at thepeoplespension.co.uk/wp-content/uploads/2016/06/CIJC-Automatic-enrolment.pdf alongside auto-enrolment.

If the employer follows this agreement our Simply Comply sign-up route won't be an option, so we'll direct you straight to our Simply Tailor route.

Choose a sign-up route

Our Simply Comply sign-up route allows us to complete as much of the account set-up as possible. These account settings will comply with the minimum requirements for auto-enrolment.

With our 'Simply Comply' route you're unable to add subsidiary companies.

Comparison of features

Features	Simply Comply	Simply Tailor
	We complete as much of the account set-up as possible for you to make it easier to sign up and get started. The account will be set up to comply with the minimum automatic enrolment duties. More...	We let you set the account up with a full choice of options, allowing for a tailored solution specific to the employer's requirements. More...
Offers postponement	No	You choose
How much will be paid into the pension scheme	Legal minimums	You choose
How often are employees paid	Weekly/monthly	You choose
Can include subsidiaries	No	Yes
One-off set-up charge	£500.00 plus VAT (Free of charge when signing up via a business or financial adviser with a reduced charge code.)	
What support do I get?	✓ UK-based call centre open 8.30am - 5.30pm Monday to Friday(only). ✓ ASK - online help facility ✓ Resource library on our website full of useful information, downloadable guides, and help videos ✓ Training mode to practice data uploads – available on the employer account once registered	
Choose your route	Start Simply Comply » £500 plus VAT*	Start Simply Tailor » £500 plus VAT*

Free of charge when signing up via a business or financial adviser with a reduced charge code.

You'll be given the option of our 'Simply Comply' or 'Simply Tailor' sign-up routes and we've outlined the benefits of each route to help you decide.

What we need

We'll ask you for more information about the organisation and its owners to comply with anti-money laundering regulations. The details we request will depend on the company type selected.

→ Public or private limited companies

- Employer name and postcode
- Company registration number

A limited company is registered with Companies House and has a company registration number. They have to submit annual accounts and returns to Companies House.

→ Sole trader

- Employer name and postcode
- Proprietor's name, date of birth and address (including how long they've lived at that address)

A sole trader is a person who owns and controls 100% of a business. There is no distinct separation between the sole trader and the business – the sole trader is personally liable for the debts of the business.

→ Partnership or Limited Liability Partnership

- Employer name and postcode
- Company registration number
- Number of partners
- Whether a partnership agreement exists
- For each partner, their name, date of birth, and address (including how long they've been at the address - we'll need a previous address if this is less than 1 year).
- Number of beneficial owners (that own or control at least a 25% share in the business. If no partnership agreement is in place all partners are seen as equal beneficial owners) and their ownership share.
- Name, address and date of birth for each beneficial owner

A partnership is owned by 2 or more people. If a partnership agreement is in place this will set out the proportion of the business that each partner owns. If no agreement is in place all partners are deemed to have an equal proportion. The partners are personally liable for the debts of the partnership.

A Limited Liability Partnership is registered with Companies House and is required to file annual accounts and returns with them. The members (usually called partners) are separate from the LLP – they're not personally liable for the debts of the LLP.

→ Registered charity

- Employer name
- Charity commission registration
- Charity registration number

An organisation which is registered as a charity with the Charity Commission in the UK.

→ Overseas company

- Country
- Business name
- Registered number
- Registered address

  A business that's incorporated and registered outside of the UK but employs staff who are working or ordinarily working within the UK.

→ Government or public body

- Employer name
- Registration number
- Employer's email address

This could be a small local parish council or as big as a political party.

→ College or educational establishment

- Employer name and postcode
- Registration number

  An educational establishment could also fall under one of the other company types.

→ Individual

- Individual employer's name
- Employer's address and date of birth

An individual may employ a person or several people, usually to perform a service such as a carer or housekeeper. Such an individual would have registered as an organisation with HM Revenue & Customs (HMRC) and would be deducting tax and National Insurance contributions.

→ Unincorporated association

- Employer name and postcode
- Registration number

An unincorporated association is an organisation set up through an agreement between a group of people who come together for a reason other than to make a profit. For example, a voluntary group or a sports club. Individual members are personally liable for debts of the organisation.

→ Church body/Place of worship

- Employer name
- Company registration number
- Business postcode

What we need continued

→ Trust Company

- Employer name
- Company registration number
- Business postcode

A legal entity that acts as a fiduciary, agent, or trustee on behalf of a person or business for a trust.

→ Community Interest Company (CIC)

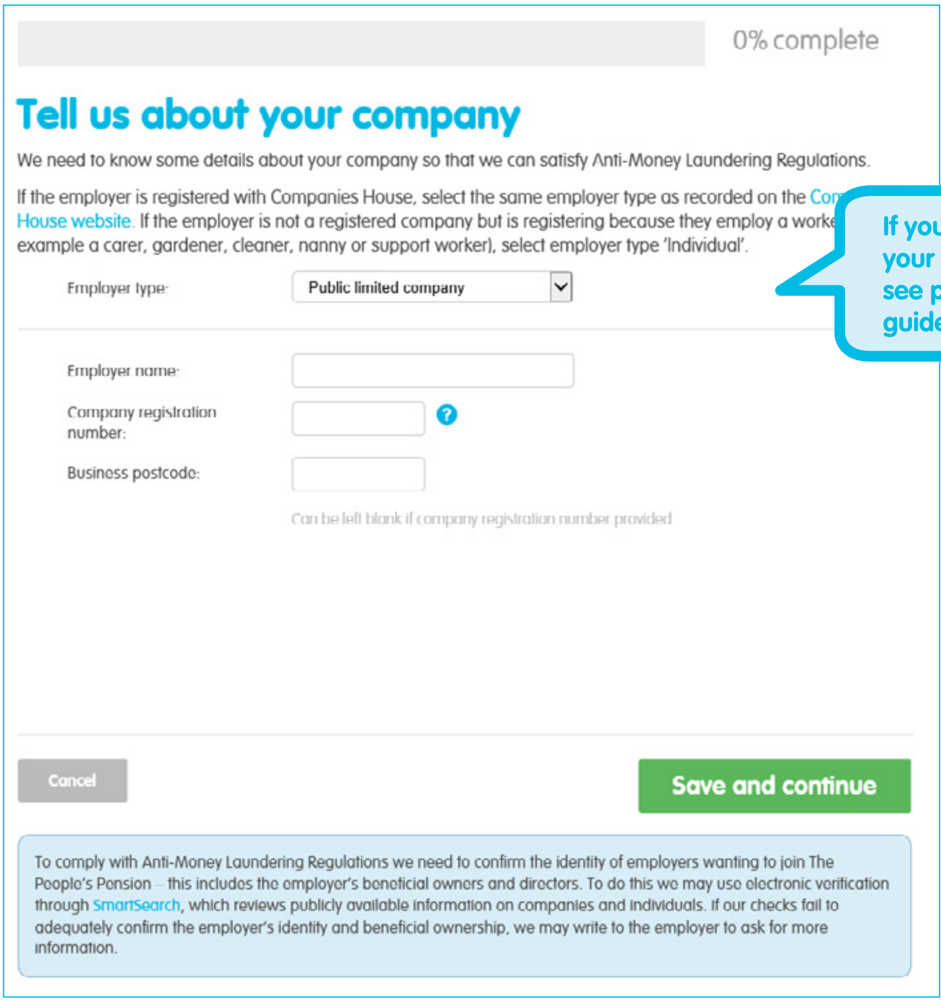
- Employer name
- Company registration number
- Business postcode
- Number of partners
- Whether a partnership agreement exists

A special type of limited company which exists to benefit the community rather than private shareholders.

A limited partnership (LP) exists when two or more partners go into business together, but the limited partners are only liable up to the amount of their investment. An LP is defined as having limited partners and a general partner, which has unlimited liability.

If you're unsure what company type to select you should check with your accountant or business adviser.

What we need continued

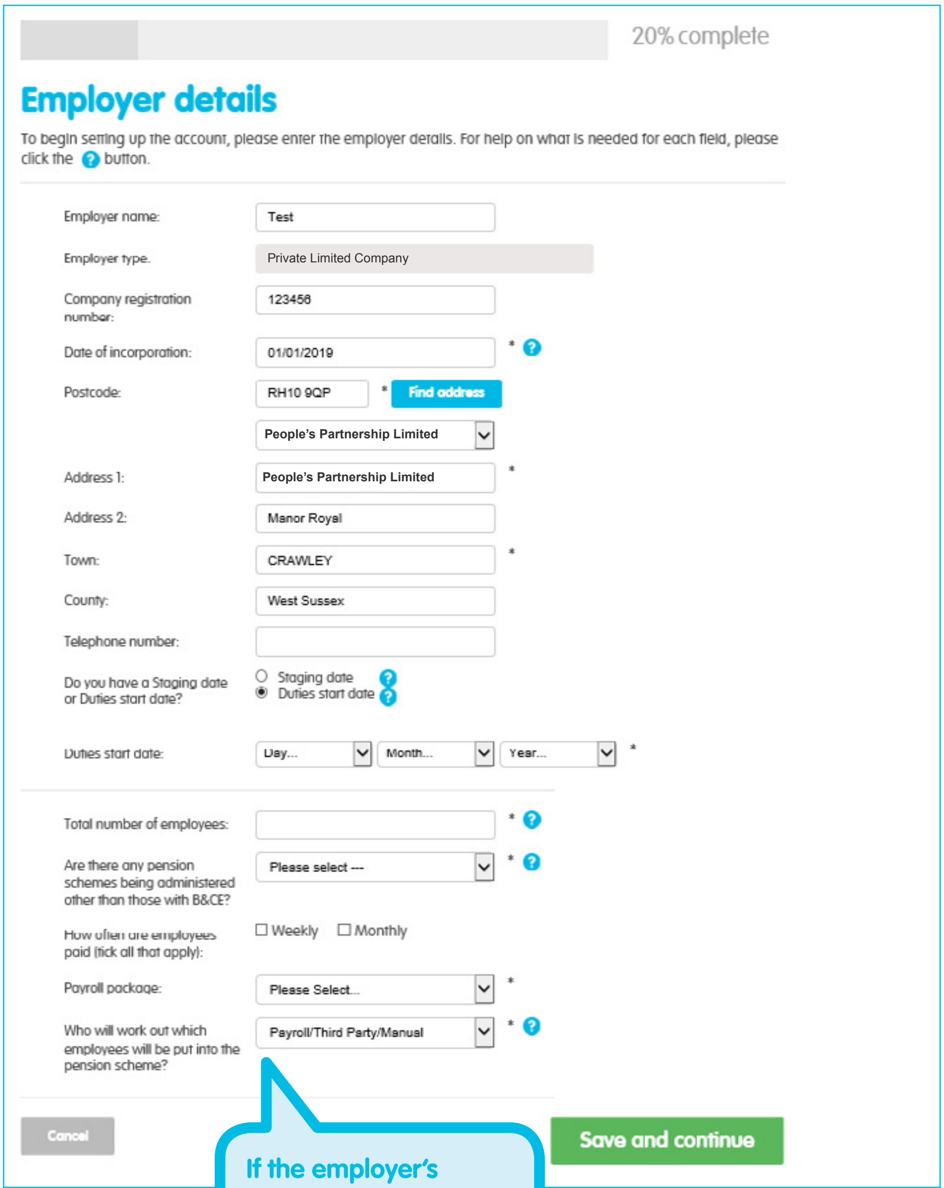


If you're not sure what your 'Employer Type' is, see pages 8 and 9 of this guide.

Once you've checked the details you've provided, select 'Save and continue'.

What we need continued

For certain company types we'll carry out a search to find the business and will ask you to confirm we've found the right one.


20% complete

Employer details

To begin setting up the account, please enter the employer details. For help on what is needed for each field, please click the ? button.

Employer name:	Test
Employer type:	Private Limited Company
Company registration number:	123456
Date of incorporation:	01/01/2019 *
Postcode:	RH10 9QP * Find address
	People's Partnership Limited
Address 1:	People's Partnership Limited *
Address 2:	Manor Royal
Town:	CRAWLEY *
County:	West Sussex
Telephone number:	
Do you have a Staging date or Duties start date?	Staging date / Duties start date
Duties start date:	Day... Month... Year... *
Total number of employees:	*
Are there any pension schemes being administered other than those with B&CE?	Please select --- *
How often are employees paid (tick all that apply):	Weekly Monthly
Payroll package:	Please Select... *
Who will work out which employees will be put into the pension scheme?	Payroll/Third Party/Manual *

Cancel

Save and continue

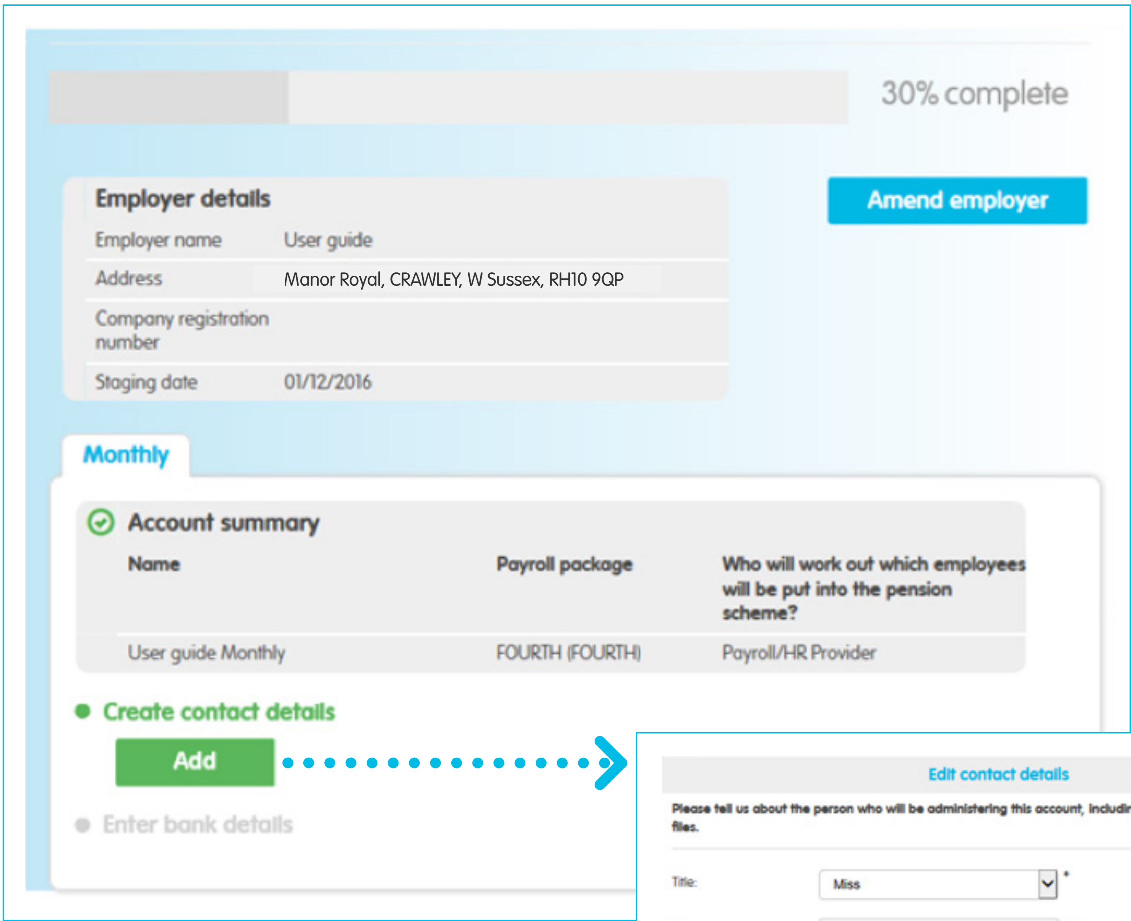
If the employer's payroll provider isn't helping to work out who needs to be enrolled and how much the contributions should be, we can help. Just select 'The People's Pension'.

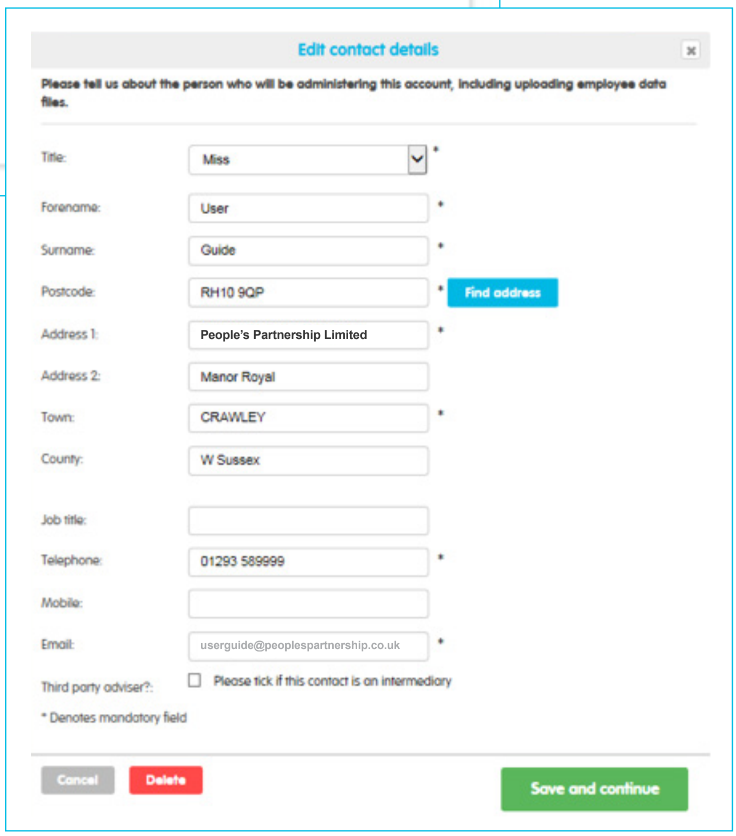
You'll need to include information about employees and how they're paid.

Once you're happy with the details provided select 'Save and continue'.

Adding an administration contact

Once you've entered these details and clicked 'Save and continue', the first stage of setting up the account is complete. We'll then need you to add contact details for the person who will be administering this account – often somebody that works for the employer.





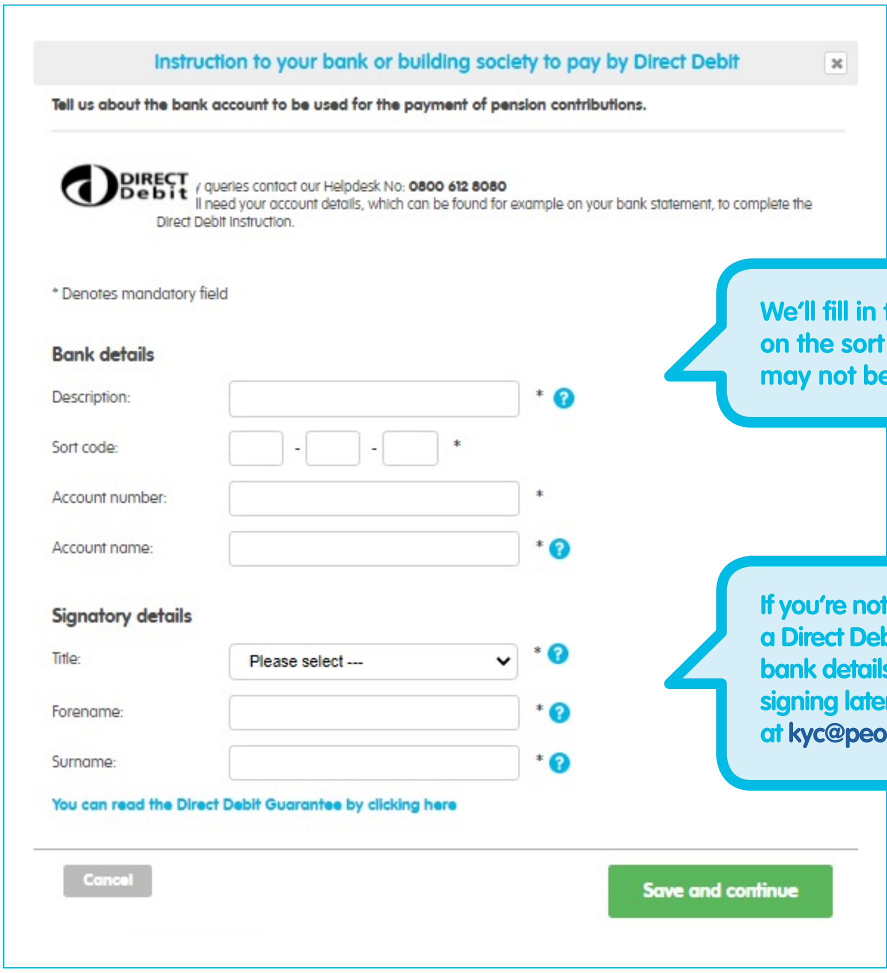
If you've already provided us with contact details you'll have the option to select the existing contact.

This person will receive access to the account as well as emails and notifications about the pension scheme.

When you're ready click 'Save and continue'.

Adding bank account details

Once you've added contact details we'll ask for some bank details. These details will be used for the payment of contributions to employees' pension pots. The administration contact will have the option to select when they would like to make a payment once the account has been set up.


Instruction to your bank or building society to pay by Direct Debit

Tell us about the bank account to be used for the payment of pension contributions.

DIRECT Debit / queries contact our Helpdesk No: **0800 612 8080**
ll need your account details, which can be found for example on your bank statement, to complete the Direct Debit Instruction.

* Denotes mandatory field

Bank details

Description: *

Sort code: - - *

Account number: *

Account name: *

Signatory details

Title: Please select --- *

Forename: *

Surname: *

You can read the Direct Debit Guarantee by clicking here

Cancel

Save and continue

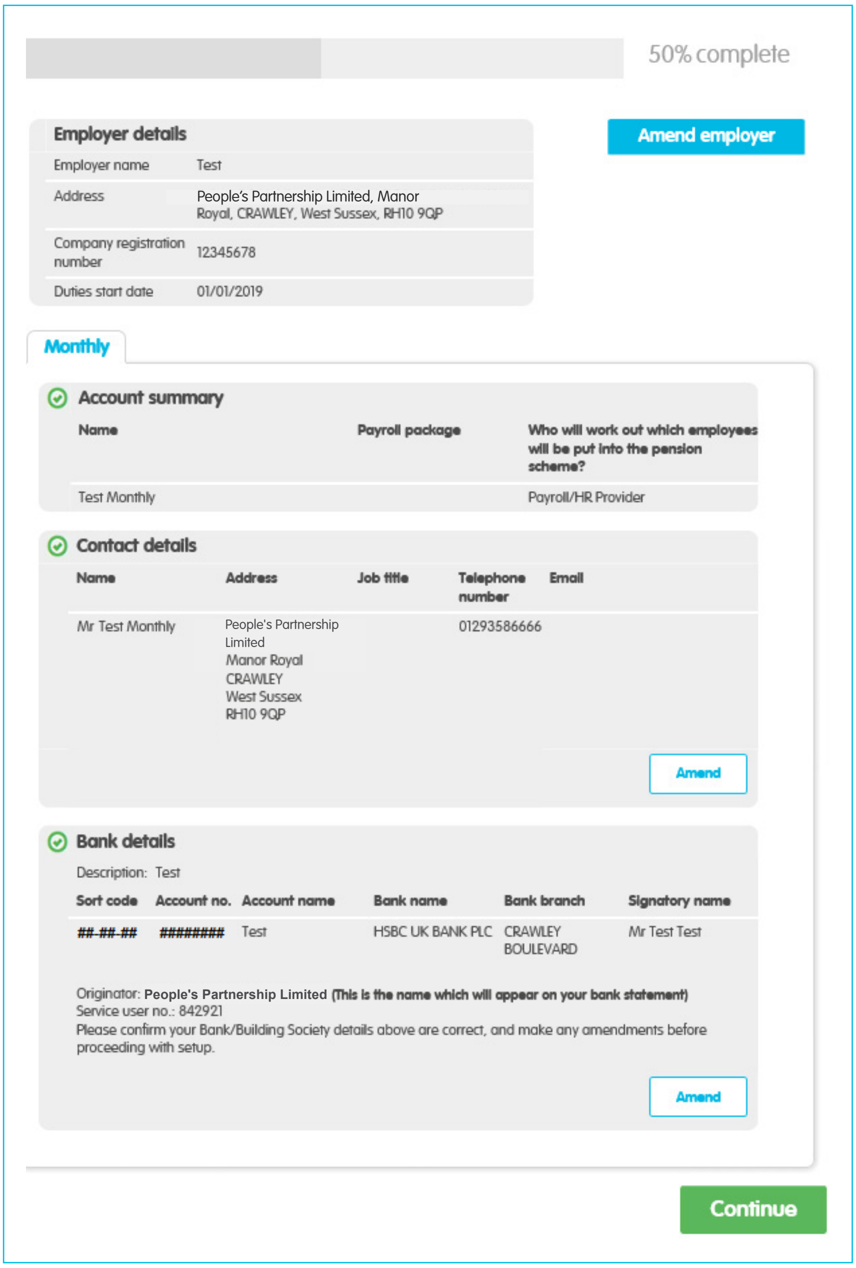
We'll fill in the bank's name and address based on the sort code you provide. Don't worry – this may not be your local branch.

If you're not the only signatory required to authorise a Direct Debit please select 'No'. You can still input bank details but you'll need to print this out for signing later. This can then be emailed back to us at kyc@peoplespartnership.co.uk

If you're happy with the details you've entered click 'Save and continue'.

Adding bank account details

You'll come to a summary screen.



50% complete

Amend employer

Employer details

Employer name	Test
Address	People's Partnership Limited, Manor Royal, CRAWLEY, West Sussex, RH10 9QP
Company registration number	12345678
Duties start date	01/01/2019

Monthly

Account summary

Name	Payroll package	Who will work out which employees will be put into the pension scheme?
Test Monthly		Payroll/HR Provider

Contact details

Name	Address	Job title	Telephone number	Email
Mr Test Monthly	People's Partnership Limited Manor Royal CRAWLEY West Sussex RH10 9QP		01293586666	

Amend

Bank details

Description: Test

Sort code	Account no.	Account name	Bank name	Bank branch	Signatory name
##-##-##	########	Test	HSBC UK BANK PLC	CRAWLEY BOULEVARD	Mr Test Test

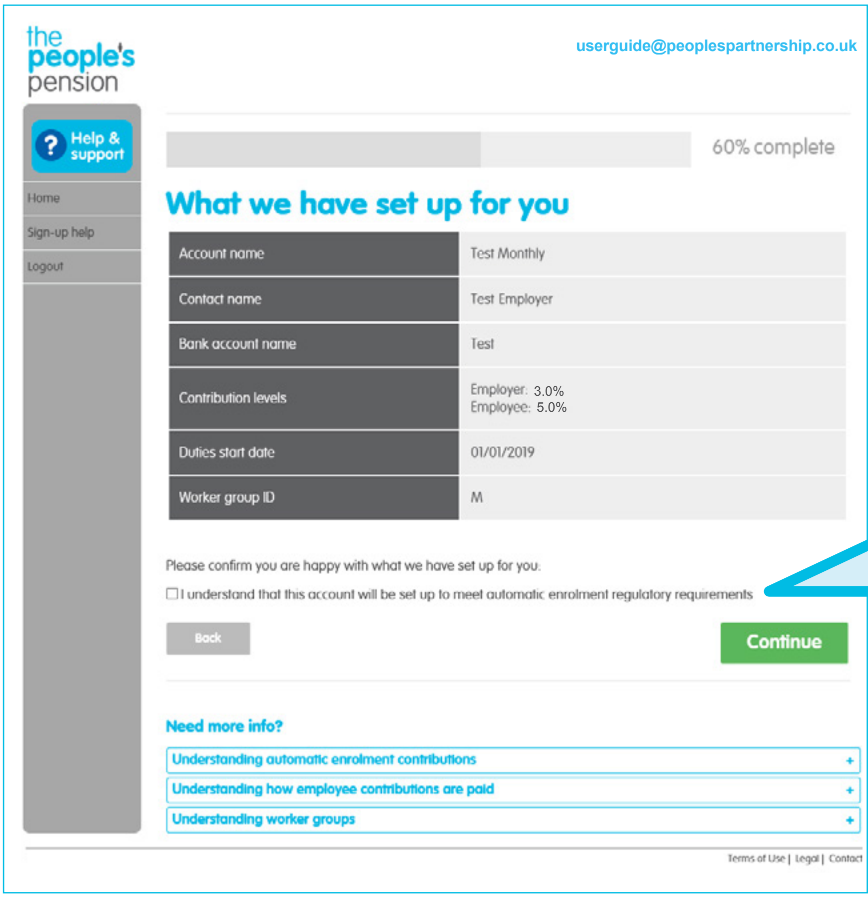
Originator: People's Partnership Limited **(This is the name which will appear on your bank statement)**
Service user no.: 842921
Please confirm your Bank/Building Society details above are correct, and make any amendments before proceeding with setup.

Amend

Continue

If you're happy with the details click 'Continue'.

Summary of your account

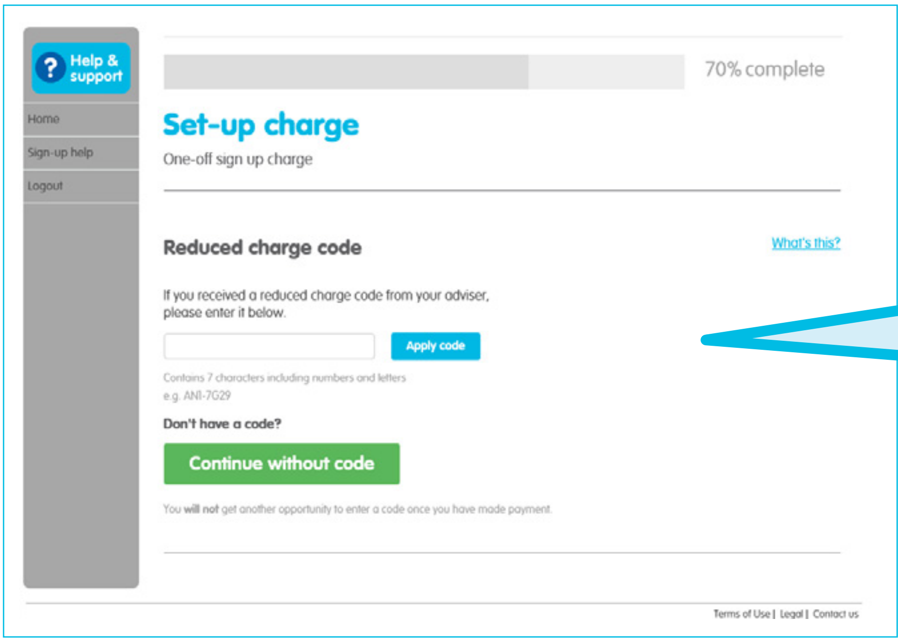


We'll show you what we've set up for you including the contribution levels. For more information about this you can expand the headings at the bottom of the screen.

If you're happy with what we've set up for you, tick the box before clicking 'Continue'.

Once you've ticked that you understand and have clicked 'Continue', a message will appear informing you that the details you've entered can't be amended. You'll need to select 'Yes' to continue.

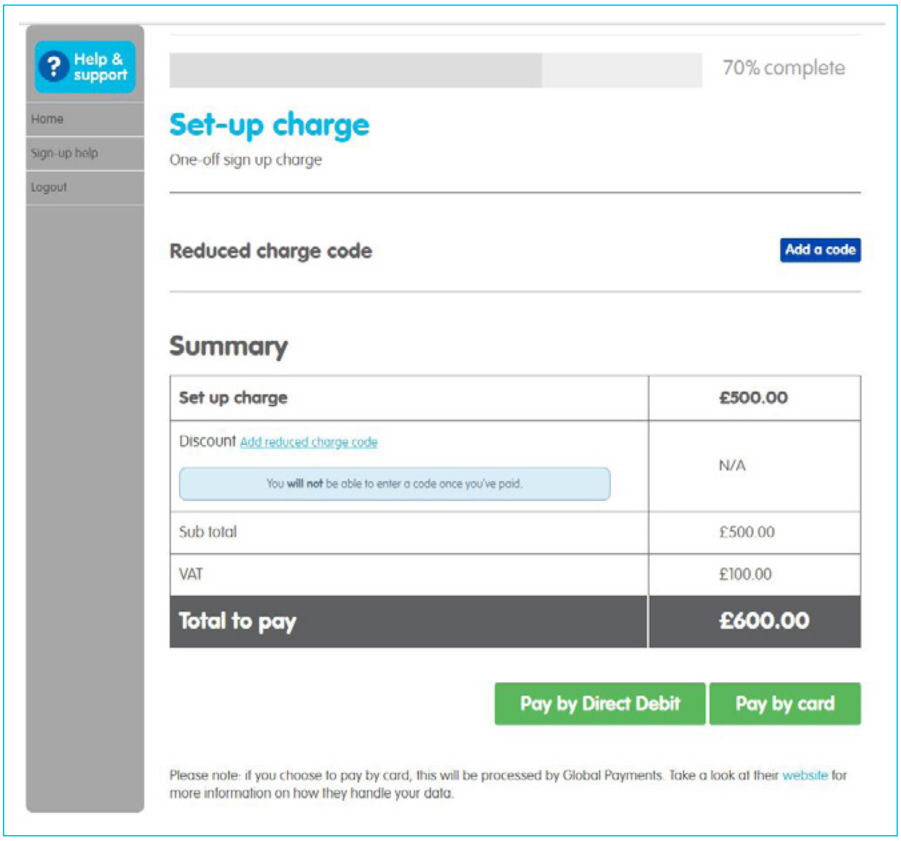
Set-up charge



We'll ask for payment of the one-off set-up charge. This is £500 + VAT, or if you have a reduced charge code you can enter it here.

If you're a financial adviser, federation or business adviser (such as an accountant or bookkeeper):

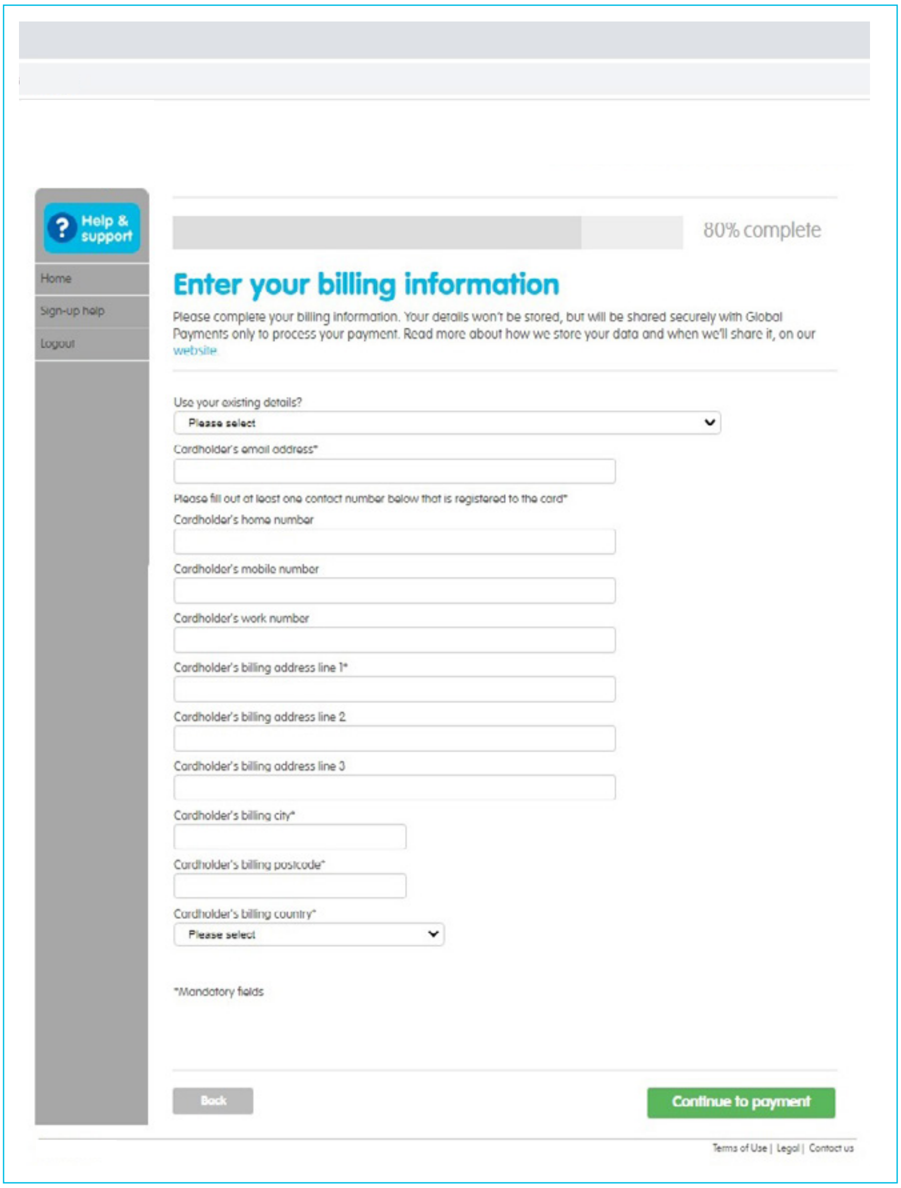
1. **log in to the Adviser Centre**
2. **get your reduced charge code**
3. **share it with your clients.**



If you choose to pay by Direct Debit, we'll give you the option to select the account details (for the employer's bank account) you've already given us. Payment will be taken on the 12th working day after we've activated the Direct Debit.

You can get a copy of the VAT invoice receipt in the 'Account transactions' section of the Online Account. We'll email a copy to you (and the admin contact you added to the account).

Set-up charge



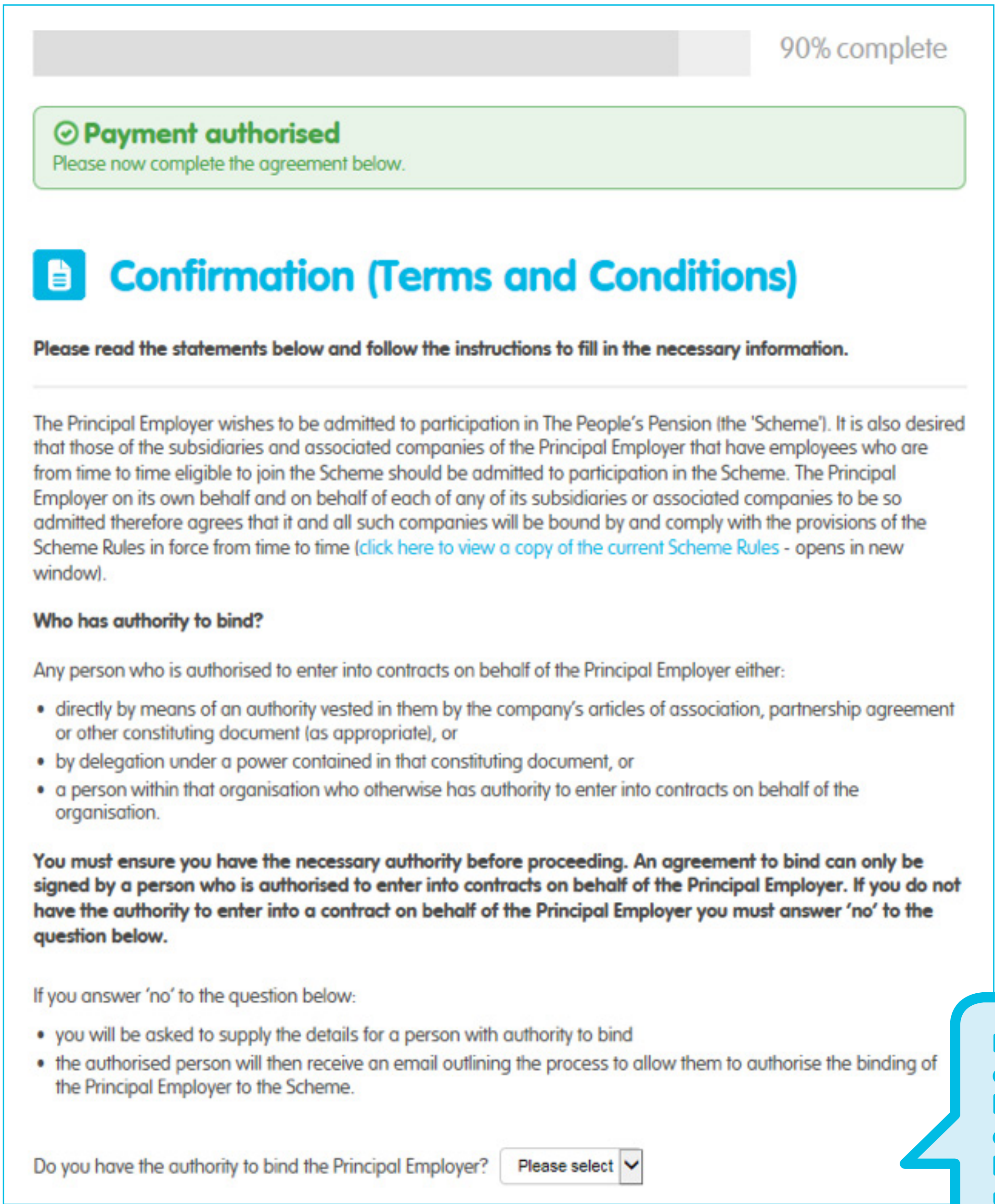
If you choose to pay by card, we'll ask you for some information on who the card is registered to.

Once payment has been authorised, you'll see a message confirming payment has been successful.

Agree to bind the scheme

After payment has been authorised you'll need to read our terms and conditions. We'll ask you to 'bind' the employer to the scheme. This means that you agree to enter into a legal and binding contract with People's Partnership (provider of The People's Pension).

You'll need to ensure you have the appropriate authority to do this before proceeding. We provide some guidance notes on this but if you're still unsure if you have the appropriate authority you should select 'No' from the drop-down list. The person with the appropriate authority will need to bind the scheme before set-up is complete. We'll request this person's details on the next screen and will email them to request that they bind the scheme.



90% complete

Payment authorised

Please now complete the agreement below.

Confirmation (Terms and Conditions)

Please read the statements below and follow the instructions to fill in the necessary information.

The Principal Employer wishes to be admitted to participation in The People's Pension (the 'Scheme'). It is also desired that those of the subsidiaries and associated companies of the Principal Employer that have employees who are from time to time eligible to join the Scheme should be admitted to participation in the Scheme. The Principal Employer on its own behalf and on behalf of each of any of its subsidiaries or associated companies to be so admitted therefore agrees that it and all such companies will be bound by and comply with the provisions of the Scheme Rules in force from time to time (click here to view a copy of the current Scheme Rules - opens in new window).

Who has authority to bind?

Any person who is authorised to enter into contracts on behalf of the Principal Employer either:

- directly by means of an authority vested in them by the company's articles of association, partnership agreement or other constituting document (as appropriate), or
- by delegation under a power contained in that constituting document, or
- a person within that organisation who otherwise has authority to enter into contracts on behalf of the organisation.

You must ensure you have the necessary authority before proceeding. An agreement to bind can only be signed by a person who is authorised to enter into contracts on behalf of the Principal Employer. If you do not have the authority to enter into a contract on behalf of the Principal Employer you must answer 'no' to the question below.

If you answer 'no' to the question below:

- you will be asked to supply the details for a person with authority to bind
- the authorised person will then receive an email outlining the process to allow them to authorise the binding of the Principal Employer to the Scheme.

Do you have the authority to bind the Principal Employer? Please select

If you're a financial adviser, federation or business adviser (such as an accountant or bookkeeper), you're unlikely to have this authority.

If you do have the authority to bind the employer please select 'Yes' then read the terms carefully before entering your name at the bottom and selecting 'I agree to bind the employer'.

Review the documents

After a few moments we'll produce some documents that you'll need to download. These are also available in the 'Documents' section in your Online Services account. You should click 'Continue' once you've downloaded all documents.

100% complete

Documents

Set-up complete
You have now set up an account with The People's Pension.

Letter of Agreement
This is a summary of information supplied.

Direct Debit Mandate
This is a copy of the Direct Debit instruction to the bank that has been designated for payment of pension contributions. **This needs to be printed, signed and returned by post.**

Scheme Rules
These are the rules governing The People's Pension Scheme.

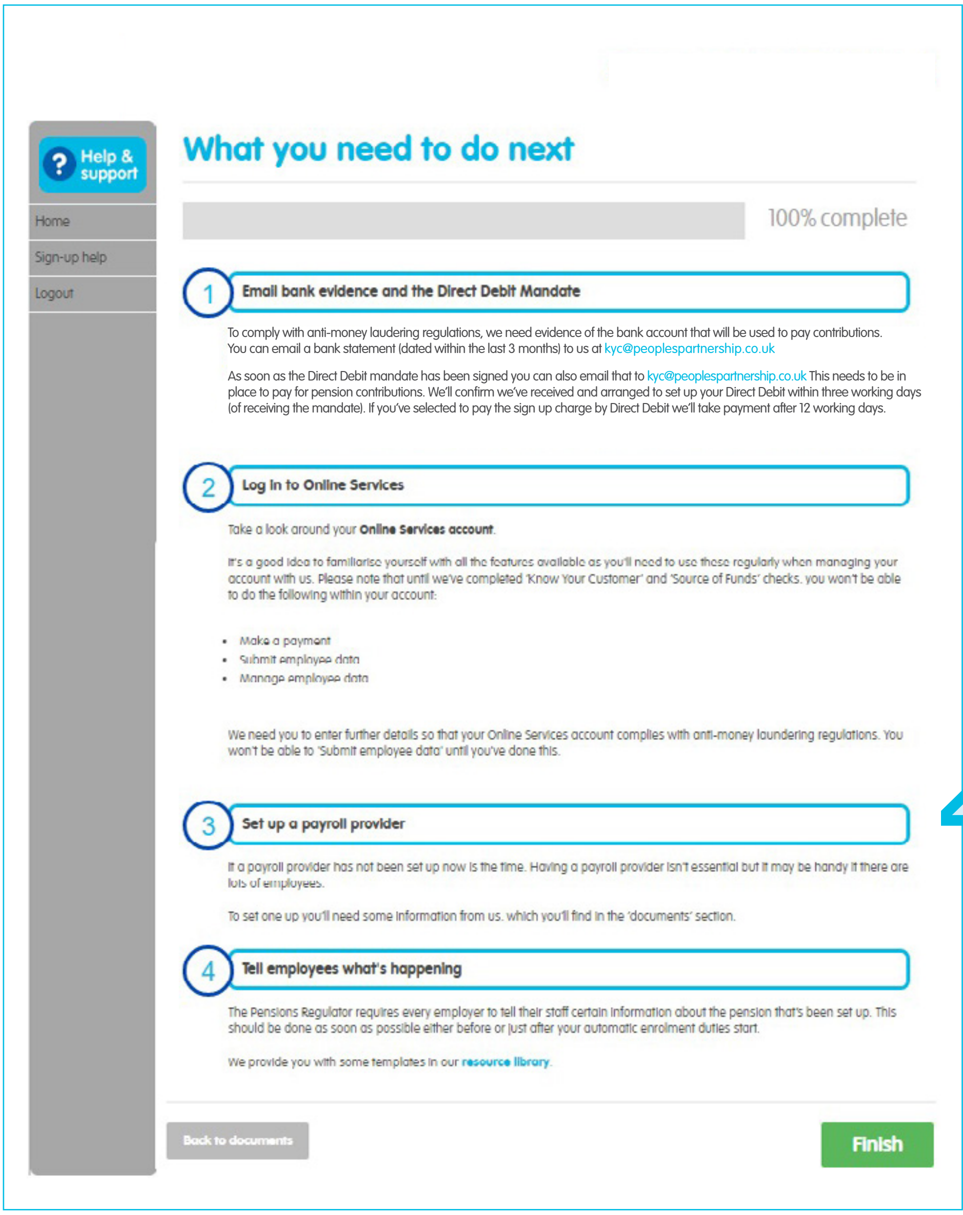
You can access these documents under the 'Completed accounts' section from your home page.

Continue

Need more info?

Visit our resource library »>
This is where you will find information such as how/when to communicate with employees and how to use Online Services.

What's next?



You can find generic templates to tell your employees what's happening in our resource library.

In the finance industry we're required to find out information about the companies we're doing business with in order to comply with anti-money laundering regulations. This is known in the finance industry as 'know your customer' and includes finding out about the source of a company's funds.

During the final stage of set-up we'll request evidence of the bank account details being used to pay pension contributions. The bank account name needs to match the name of the organisation that's signed up to The People's Pension. This needs to be a copy of a bank statement dated within the last 3 months. The statement must show your name, account number, sort code and the heading of your bank. It must include all pages and show your current address. We can't accept a document that has pages missing or where information has been obscured (eg transactions blocked out). We can't accept screen shots or printouts of online statements. If you do bank online, you can download a copy of your bank statement as a PDF file and send it to us. If you need help with this, please contact your bank. Please email this to us at **kyc@peoplespartnership.co.uk**. Though please note that this isn't a secure way to send documents. You can also post them to **The People's Pension, Manor Royal, Crawley, RH10 9QP**.

Once you've finished setting up the pension scheme it's a good idea to arrange for the admin contact to login and familiarise themselves with the employer's Online Services account. They'll need to use this to submit employee details and make payments.

If you were unable to bind the scheme this will need to be completed before the account is fully activated.

People's Administration Services Limited
Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555. www.peoplespartnership.co.uk

Registered in England and Wales No. 2207140. People's Administration Services Limited is authorised and regulated by the Financial Conduct Authority. Ref: 122787. It acts as a distributor of, and an administrator for, pensions (including The People's Pension), accident and death insurance and a range of financial welfare products. To help us improve our service, we may record your call.

BR TPP 0075.0625