

Moving your workplace pension to The People's Pension

It's as easy as 1, 2, 3...



Are you happy with your current workplace pension?

We're guessing you might not be if you're reading this. And that's fair enough. It's not the first time we've heard that.

You see, hundreds of employers just like you have moved to us. Having a supportive workplace pension provider was (and is) really important to them – and they felt they deserved better than they were getting. We agree.

Good news! It doesn't have to be that way. We're here to help. We've got award-winning service and support. And high customer satisfaction scores across the board. And we're happy to work with your existing adviser (if you have one) as much or as little as you and they like. What's more – moving to The People's Pension is as easy as 1, 2, 3.

Why move to The People's Pension?

High-quality administration

Lots of employers tell us that they've suffered from poor administration with other workplace pensions. That's bad news. High-quality administration makes the difference between workplace pensions being hassle free on one hand, and a bit of a pain on the other. Now for the good news. We've won awards for how well The People's Pension is run. So there'll be no pain (just gain) with us.

Flexible payroll options

We know that one size definitely doesn't fit all. Especially when you need to get your employee data to us. We're here to make your life easier, whether you're sending us your employee data at the click of a button, uploading it, or entering it manually. And we're constantly evolving what we do to make your experience with us even better. Not everyone does that.

Employer support

You'd think great customer service should come as standard with your workplace pension. But too many of the employers who've come to us from other providers tell us the reality is very different. You'll get great customer service from us. Our friendly and knowledgeable UK-based teams are just a phone call away. And they've won awards for what they do.

One simple annual management charge

Some workplace pensions charge high fees. And it's not always clear how much is being charged. Or when. With us, it's simple. Your employees pay an easy to understand 0.5% annual management charge. That's just 50p a year for every £100 in their pot.

Making automatic re-enrolment easy

If you've had a workplace pension for a while, you'll know that automatic enrolment isn't over once you've got one. Automatic re-enrolment (when you have to put employees who have left the scheme back into it by law) takes place every three years. One more hassle to worry about? Not with us. We're here to make that easy too. We'll remind you in plenty of time and help you identify who needs to go back in with minimum fuss. And we'll help you let the regulator know you've complied with your duties again.

Delivering for people, not profit

We love what we do. Which is a good thing. Because we've been doing it for a long time. And being not-for-profit means that any money we make can be fed back into our products and services – so we can make what we do better all the time.

Running a great workplace pension scheme is the biggest thing on our mind. So it doesn't have to be the biggest thing on yours...

Just some of our recent awards...



Awarded the Defaqto 5 Star Rating for Auto-Enrolment 2017



Winner of Best Small Contact Centre Customer Service 2016



Overall winner of Best Customer Service 2016



Awarded the Pension Quality Mark Ready 2017



Winner of Best Master Trust 2016



Winner of Best Master Trust 2017



Winner of Best Auto-Enrolment Implementation 2017



Awarded DC Master Trust of the Year 2017



Awarded DC Pension Provider of the Year 2017



Winner of Master Trust Offering of the Year 2017

We can help you

The People's Pension was created to help employers tackle automatic enrolment. It's now the largest private-sector automatic enrolment workplace pension scheme in the UK.

It's a simple solution that works for any employer, however many (or few) people you employ. And whatever sector you work in. It's flexible, and easy to get started.

That's probably one of the reasons why tens of thousands of businesses, large and small, have chosen to make more than 3 million people members of The People's Pension.

Our history means we know our business

The People's Pension is provided by a not-for-profit organisation called B&CE. And it's through B&CE that we've totted up more than 30 years of experience in workplace pensions, and over 70 years providing employee benefits. All that experience means that we know pensions.

Our strong governance means you are safe with us

We're a master trust. That means we have an independent board of trustees – there to put members first. We were the first master trust to seek independent assurance of scheme quality – and we continue to do so. We're highlighted on The Pensions Regulator's website as a scheme that has sought that assurance – and achieved it.

Our product and service is high quality

We've won a lot of awards for what we do. That includes a Defaqto 5 Star Rating for automatic enrolment. Not all workplace pension providers have that. And we've won awards for our customer service that go way beyond financial services. Our customer satisfaction scores are also consistently high. Give us a try – we think you'll like us too.

So, when you're ready to make your move, let us know. We'll be sure to handle it with care. And because we know you can't put people into boxes, you'll have your own implementation manager to guide you through every step of the way. So if you, or anyone advising you, has a question, you'll know who to call.

What's in it for me?

- We'll make sure your move runs smoothly – and do our best to keep it that way after you move.
- We're easy to do business with – our people are friendly and approachable, and our systems are designed to keep it simple.
- We know automatic enrolment inside out – and have the experience to prove it.
- You'll be in safe hands – we've got independent trustees who will put you and your employees first.
- Lots of useful guides and templates – including our communications toolkit to help you talk to your employees about their pensions.
- And because The People's Pension is provided by a not-for-profit company, you can be safe in the knowledge that any profit we make is used to make things better for our customers.

What's in it for my employees?

- One simple annual management charge – giving them the best chance to build a comfortable retirement.
- Their own Online Account so they can easily keep track of how their savings are doing.
- The ability to choose their investment funds – and change them whenever they like.
- They'll be in safe hands too thanks to our independent trustees – and will benefit from the same great customer service.

Sound good? Here's what you need to do next!

Give us a call. Or drop us an email. We'll help you out with any questions you may have. And then, if you're happy, we'll get the ball rolling.

Our transfer process is nice and simple. In fact, it's as easy as 1, 2, 3 – and that applies whether your current scheme is trust-based (like The People's Pension) or contract-based.

We've got a dedicated implementation team on hand to support you every step of the way. And remember, we're happy to work with your existing adviser (if you have one) as much or as little as you and they like.

When it comes to workplace pensions, we've got the experience that matters and the enthusiasm that counts. So come and give our award-winning customer service and support a go. You won't regret it!

What you'll need to do:

- Work out (and tell us) your needs and requirements.
- Decide if moving to The People's Pension is right for you.
- Complete some online forms (don't worry, they're short) so we can get you set up.
- Let your old pension provider know you're moving on.
- Let your employees know that you're changing workplace pension provider (we'll help you with that).

What we'll do for you:

- We'll set up your new workplace pension with us.
- We'll give you a timeline to tell you what will happen and when.
- Our dedicated implementation team will oversee your move.

And after that's all done:

- We'll send your employees their joiner information.
- We'll point you to our online communications toolkit. It's got everything you need to talk to your employees about their pension.

With you every step of the way



Good news! You'll have your own personal Implementation Manager to guide and support you throughout your move to The People's Pension.



Some key things to think about:

- Does your current provider have any exit fees?
- Are you currently operating an automatic enrolment or qualifying pension scheme?
- Are you using postponement?
- What format are your employee data files in?
- How do you communicate with your employees?

If you're not sure, it might mean a quick call to your current provider.

Failing that, simply get in touch with us and we'll do our best to help you figure things out.



From the word go, we'll make sure all your employees (those that should be) are automatically enrolled in The People's Pension. And we'll send them their joiner information too.



We'll help you prepare your employee data and ensure that it's delivered to us safe and sound.



You'll find lots of handy resources online.



We'll continue to work with you to deliver first-class (and award-winning) support and customer service.

Get in touch Simply get in touch with your usual contact at The People's Pension

☎ 01293 586643

✉ RRM@thepeoplespension.co.uk

🌐 www.thepeoplespension.co.uk



B & C E Financial Services Limited
Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555 Fax 01293 586801.
Registered in England and Wales No. 2207140. To help improve our service we may record your call.
B & C E Financial 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 Scheme), accident and death insurance and a range of financial welfare products.