

# Moving your client's workplace pension to The People's Pension

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

Adviser  
guide



# Are you and your clients happy with their current workplace pension?

We're guessing not 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 have moved to us. And they've told us that having a supportive workplace pension provider was (and is) really important to them. They felt they deserved better than they were getting. Advisers, we've heard that other workplace pensions have caused a raft of admin issues for you.

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. What's more – moving to The People's Pension is as easy as 1, 2, 3.

## Why should your clients move to The People's Pension?

### High-quality administration

Lots of employers (and advisers) tell us that they've suffered 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. Fortunately, we've won awards for how well The People's Pension is run. So there'll be no pain (just gain) with us.

And how much easier might your life be if your clients chose to bring multiple schemes you run for them together with us? We're here to make that process simple – including transferring scheme assets so they're all in one place.

### Flexible payroll options

We know that one size definitely doesn't fit all. Especially when you or your clients need to get employee data to us. We're here to make your life easier, whether you or your clients are sending us 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 experiences with us even better. Not everyone does that.

### Employer (and adviser!) support

You'd think great customer service should come as standard with a workplace pension. But too many employers who've come to us from other providers tell us the reality is very different. You and your clients will get great customer service from us. Our friendly and knowledgeable UK-based teams are just a phone call away. 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 they are being made. With us, it's simple. 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

As you know, automatic enrolment isn't over once an employer has complied with their initial duties. Automatic re-enrolment (when employers have to put people back into their scheme under the law) takes place every three years. One more hassle to worry about? Not with us. We're set up to make that easy too. We'll remind your clients in plenty of time, and support them as much as they (and you) need throughout. We'll help you or your clients identify who needs to go back in with the minimum of fuss. And then we'll help them let the regulator know they've complied with their duties.

### 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, or your clients'...



Awarded the Defaqto 5 Star Rating for Workplace Pension 2019



Winner of Master Trust Offering of the Year 2018



Awarded DC Pension Provider of the Year 2023



Winner of Best Master Trust 2018



Winner of Multi-Employer DC 2018



Top 10 for Best Customer Service 2017

# How we can help

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 they employ. And whatever sector they 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 People's Partnership, a not-for-profit organisation. Having more than 30 years of experience in workplace pensions means we know them inside out. People's Partnership's 70 plus years in employee benefits adds to our experience.

## Our strong governance means you and your clients 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 (first and second level).

## Our product and service are 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 your clients are ready to make the move, let us know. We'll be sure to handle it with care. And because we know you can't put people into boxes, they'll have their own implementation manager to guide you or them through every step of the way. So if you or your clients have questions, you'll know who to call.

## What's in it for me and my clients?

- We make sure the move runs smoothly for you and your clients – and do our best to keep it that way after the move.

- We're easy to do business with – our people are friendly and approachable, and our systems keep things simple.
- We know workplace pensions inside out – and have the experience to prove it.
- A safe pair of hands – we've got independent trustees who put members first.
- Lots of useful guides and templates – including our communications toolkit to help you or your clients talk to 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 their 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 thanks to our independent trustees – and will benefit from the same great customer service you and your clients will.

## Sound good? Here's what you and your clients need to do next!

Give us a call. Or drop us an email. We'll help you and your clients out with any questions you may have. And then, if they're happy to join us, 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 their 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 and your clients every step of the way – and you can be involved as much or as little as you 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 or your clients will need to do:

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

### What we'll do for you and your clients:

- We'll set up their new workplace pension with us.
- We'll give them, and you, a timeline that'll show what will happen and when.
- Our dedicated implementation team will oversee their move – and will happily work with you as much or little as you and your clients like.

### And after that's all done:

- We'll send their employees their joiner information.
- We'll point them to our online communications toolkit – where they'll find lots of handy tools.

# With you and your client every step of the way



Good news! Our implementation team will provide support throughout your clients' move to The People's Pension.



Some key things to think about:

- Does your client's current provider have any exit fees?
- Are they currently operating an automatic enrolment or qualifying pension scheme?
- Are they using postponement?
- What format are their employee data files in?
- How does your client communicate with their employees?
- If you're unsure, your client's current provider might be able to help. Failing that, simply get in touch with us and we'll do our best to help out.



From the word go, we'll make sure all your client's 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 client's employee data and ensure that it's delivered to us safe and sound.



You'll both find lots of handy resources online.



We'll continue to work with you and your client to deliver first-class support and customer service.

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

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