



Automatic Enrolment Workplace Pensions

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Automatic enrolment workplace pensions may sound alien, but your business can't afford to ignore them. You see, they're not all that automatic, and require some effort if you're to keep within the law.

There's a simple solution for FIS Members

If you want to get your head around automatic enrolment, The People's Pension can help. They have real, UK-based people ready to help – over the phone, by email or via webchat. And their online help centre is full of useful guides, videos and handy checklists.

Anne Duncan, Wages Administrator, R Bunton Ltd:

"At The People's Pension the service has been great – everybody's helpful, every time."

No doubt you've seen plenty of 'automated pension solutions' out there. But there's no substitute for a real human being whenever you need help – saving you time and money with running your pension scheme.

Look what's included in their service:

Getting started is easy with their simplified online sign-up.

There are different ways you can provide your employee data online

- Key it in manually (if you only have a few employees or you don't run payroll software)
- Upload a file
- Or some payroll providers allow you to send the data directly.

Helen Parry, Payroll Manager, Interwoven Ltd:

"I'd definitely recommend The People's Pension because it's an easy portal to upload data into, and they've got good customer support staff."

They'll even tell The Pensions Regulator you've complied, so you can get everything done in one place and avoid a fine.

They'll provide handy templates so you can tell your employees about your pension scheme.

And they'll remind you of the future regulation changes to how much should be paid into employee pension pots (with increases expected in 2018 and 2019).

What's more, with The People's Pension employers only pay once

They like to be totally clear about their charges. There's a one-off set-up charge of £500 plus VAT – or £300 plus VAT if you sign up using the FIS reduced charge code (available from the FIS office) – and that's all you pay. There are no ongoing monthly fees (which over the years would be very expensive) or any hidden charges you find out about later. And your employees pay an annual management charge of just 0.5%.

The People's Pension has lots of experience

- Largest private-sector automatic enrolment pension scheme in the UK, with tens of thousands employers signed up and over 2 million members.
- Backed by B&CE, a not-for-profit organisation with over 30 years' pensions experience.
- Award-winning pension scheme with a Defaqto 5 star rating.

Maria Persin, Finance Director, Profusion plc:

“For us, the most important thing was to really make sure the ongoing charges, particularly to employees, were not too high because that eats into the fund value.”

Remember, if you don't meet your legal duties, The Pensions Regulator can impose fines. So to find out more and sign up visit <http://thepeoplespension.co.uk/employers/> for a solution that won't leave you feeling alienated.