Defined Contribution Pension Schemes

Looking ahead.
Navigating the Maze

At the heart of any corporate benefit programme will be a number of core objectives. One very current and prominent requirement is to help your employees understand how they can best meet their retirement needs.

Mapping it Out

Our goal is to ensure your pension arrangements meet your objectives and the needs of your employees. Whether you’re starting from scratch or you want to check the suitability of any existing arrangements, we provide the advice and support you need to implement a solution that’s right for you.

Investing Wisely

One of the most important decisions to make is where the contributions should be invested. Using the expertise of our investment team, we can help you to select appropriate default funds, ‘off-the-shelf’ options or a bespoke solution.

We can also provide advice on investment strategy and on the selection of a core range of investment funds for those employees who prefer to choose their own investments, but would like a simplified number of options.

Send a Signal

Our award-winning team can design a communications strategy that your employees can relate to. We can tap into those methods that are tried and tested, whilst suggesting new ways of helping your employees engage and understand the valuable benefits offered, using a variety of media.

Salary Sacrifice

Making pension contributions via salary sacrifice means savings for you and your employees, and can help to support increasing benefit costs.

Our consultants implement effective programmes for small and large companies with feasibility, consultancy, project management and communication services included as part of the package.

Managing Outcomes

Achieving the best outcome possible at retirement for members, whilst controlling your costs, is something we can help with. Finding ways to optimise the processes used to manage your plan, providing suitable investment options and improving engagement and understanding can be cost-effective ways to accomplish the results you want.

By the way, pension benefit statements are a legal requirement, but can also be a great engagement tool for your employees. Here’s how:

• Use dynamic content to create fully personalised and highly effective statements
• Brand statements with creative layout and design to provide a visually powerful document that members are more inclined to pay attention to
• Keep content clear and relevant to the member
• Utilise the power of charts, tables and visual representations to help communicate the information more effectively
• Highlight the most important information and the ‘big figures’.

Who’s looking out for you?

A robust governance plan can help you to manage risk and achieve your objectives whilst also monitoring the progress of engagement and levels of investment.
In Sync

The alignment of HR systems, data management, payroll processing and benefit portals is critical to the successful management of your retirement solution.

Running Your Scheme

What We’re Great at

- ? Is our pension scheme relevant within the wider benefits offering?  
  ✔ Integration and harmonisation

- ? Are we compliant with legislation?  
  ✔ Regulatory compliance

- ? How about managing risk?  
  ✔ Scheme governance

- ? Are we employing the right investment strategies?  
  ✔ Selecting an appropriate range of investment funds

- ? Will you help us to talk to our employees?  
  ✔ Employee presentations, workshops, one-to-ones and easy-to-use communications

Our Promise

Pension legislation continues to change enormously, and benefit programmes are constantly shifting to react to our ever-developing world. We love bringing these changes and new requirements to life, by working out new ways to satisfy them together. This is why we promise to re-evaluate your arrangements continually to ensure they are working together in the most effective way possible.
What Our Clients Say

“Great presentations, thank you so much. Our staff have always found pensions to be confusing, but we had some great feedback from the members, and they really felt like they understood how the scheme works and what they needed to do.”

“On the face of it, auto-enrolment looked straightforward, but when we went into the detail, we were completely confused. Thank you so much for clearing the fog and helping us through it all.”

“The savings you have generated for the firm through introducing salary sacrifice have really helped us and the members, thank you. The presentations were a great reminder of how the scheme works and we have had particularly positive comments from the higher rate taxpayers, who are delighted that they don’t have to contact HMRC with details of the pension contributions!”

Need a guiding hand?

In addition to our consultancy services, we are also able to provide a wide range of administration services. Many companies value this service, which ensures you are freed from as much administrative routine as possible. We can provide a valuable interface between you and your pension solution to ensure efficient processing of regular tasks. Your internal teams will have direct email and telephone access to a client team so that any queries can be resolved efficiently. We believe that, by building close working relationships, you will benefit significantly from limiting the time spent administering your pension arrangements.

Get in Touch

To arrange a meeting, or for more information, please contact:

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