



TAKE AUTOMATIC ENROLMENT OFF YOUR HANDS

CONTACT

W: www.trustpensions.org.uk
E: enquiries@trustpensions.org.uk
T: 0117 322 6565

By 2018 all employers need to automatically enrol their workers into a workplace pension scheme if they are not already in one and other workers will need to be enrolled if they request it.

You will need to plan carefully to make sure that you meet the guidelines: you will need to make sure you enrol the right workers and make the right contributions to the pension scheme. This can be referred to as Automatic Enrolment compliance which you can either do yourself or use an adviser, and use software to save you time.

TRUST|Pensions® is set up for Automatic Enrolment, to help employers comply with the new laws in the simplest, smartest and cheapest way possible.

Our website makes it easy for you to sign up and confidently comply with the rules if you have all information to hand. We also use an entirely online and hassle-free administration system to improve communication and keep costs down.

Our scheme has been designed around the government's new guidelines for workplace pensions, aiming to deliver 'best practice' investment and administration. It's our responsibility to ensure the scheme continues to deliver good retirement outcomes for current and past members.

About TRUST|Pensions®

Designed specially as a 'best practice' Qualifying Workplace Pension scheme for Automatic Enrolment.

Key features:

- fully compliant with The Pensions Regulator reporting
- 'best practice' investment options
- high standards of governance
- transparent charging
- good Value for Money
- clear communications for members and employers

Who runs TRUST|Pensions®?

TRUST|Pensions® is run by a board of professional trustees called Bridge Trustees Ltd, a 100% owned subsidiary of Eversheds LLP, a large international law firm.

The Trust has been designed from the outset to achieve the highest standards of governance and independence, as informed by The Department for Work and Pensions and The Pensions Regulator's guidance.

The Trust has a Governance Committee, to represent the best interests of the members and has oversight of, but not responsibility for Trustee decisions.

TRUST|Pensions® is part of the Corporate Pensions Trust, a multi-employer Defined Contribution only master trust (HMRC Pension Scheme Tax Reference 00805962RF).

Benefits

DELEGATED ACCESS

You can ask a financial adviser or other professional to take auto-enrolment off your hands and help you to:

- set-up payroll processes
- manage your online account
- communicate with your team
- process contribution payments

END-TO-END ADMINISTRATION

Unless employers have one already, you can use our optional Automatic Enrolment compliance software:

- to send statutory communications to employees according to a set timeline
- assess your workforce

It's provided by the administrators of the scheme, so it is a tried and tested process that helps employers comply with their duties in a time-efficient and cost-effective way.

ENGAGE WITH YOUR TEAM

We've created an app for members and employers with all the information they will need about the scheme and lets them see how their retirement pot is invested.

Members can log into a secure online portal where they can manage their account and see the value of their retirement pot.

This includes an Illustrator tool to show members how much they are likely to get in retirement, using an outcome-based estimation.

SIGN-UP

We've made it easy for you sign up, set up and manage your scheme so you can confidently comply with the rules if you have all information to hand. You can:

- process contributions
- upload data
- update employee records
- manage opt ins and opt outs
- view previous reports

Investment Options

We've designed our investment approach around The Department for Work and Pensions and The Pensions Regulator's guidance with Good Member Outcomes and Value For Money as key considerations.

DEFAULT FUND	DO IT FOR ME	MEMBER BORNE DEDUCTIONS*
BirthStar® age-based Target Date Funds	Aims to deliver long term capital growth in real terms net of fees, with volatility managed on an age-appropriate basis by investing in a dynamically diversified range of asset classes. The strategy becomes increasingly conservative as savers get older.	0.75%
SELF-SELECT FUNDS	DO IT MYSELF	MEMBER BORNE DEDUCTIONS*
Risk profiled Funds	Architas Multi-Asset Passive Funds aim to achieve medium to long term total returns through exposure to a diversified range of assets classes.	0.97%
Ethical Fund	LGIM Ethical Global Equity Index Fund.	0.75%
Sharia Fund	HSBC Life Amanah Pension Fund.	0.75%

* includes scheme administration and investment management costs