

PhilipJames

Auto Enrolment



If you are an employer you will need a workplace pension

We can help take away the worry and save you time

A comprehensive service to ensure you don't break the rules

A PERSONAL SERVICE FOR YOUR BUSINESS

What is Auto Enrolment?

Auto Enrolment was launched to try to help the estimated seven million people who the government believes aren't saving enough to towards their retirement.



When it was launched, larger organisations were the first to be affected. Now the staging dates (the date when auto enrolment must be in place) for smaller businesses are approaching fast.

By 2018, everyone with one or more employees will need to be complying with the rules. How close is your staging date?

You need to start planning and put aside time to set up a suitable scheme now. Make no mistake, this will be closely monitored and those not complying could be fined heavily.

Here's a summary of what you must do (by your staging date) to comply with the law:

What must you do?

1. Set up a qualifying auto enrolment scheme
2. Identify which employees are eligible to take part
3. Communicate with all employees
4. Choose a pension provider with a default investment fund

How can we help you?

We can save you from the pain and hassle of auto enrolment compliance. This starts with an assessment of what's needed for your business, followed by detailed recommendations.

We'll help to explain things to your staff and organise the necessary communications. We'll register your scheme and provide advice about the ongoing administration that will be needed now and in years to come.

Removing the worry of Auto Enrolment

If you're an employer, you've probably heard about auto enrolment and your legal responsibilities to comply with the new regulations.

Does the very mention of auto enrolment makes you worry about costs and the potential administrative nightmare it can become?

If so, we'll try to spare you the pain so you can just get on with 'business as usual'.

Get started today and call 03301 598098 NOW



Our service

We'll apply over 25 years' pensions experience to set up and administer your fully-compliant Workplace Pension Scheme. Remember, we'll take the pain out of auto enrolment while you get on with your business.



- A free initial meeting, appraisal and needs assessment.
- Detailed recommendations and scheme proposal.
- Establishment of your scheme and training for those who'll be responsible for running it
- Staff consultation and help with all mandatory communications.
- Scheme registration with The Pensions Regulator (TPR).
- The option for help and advice with scheme administration.



Key benefits

For you

- Hands-on support that can remove the pain of compliance
- A consultative approach tailored to your needs.
- Working with an experienced consultant.
- Competitive fees.
- Simple payroll integration.
- Training for your admin team and simple explanations for your staff
- Freeing you to focus on your business while we set up your scheme.

For your employees

- An opportunity to determine their financial futures
- Full consultation and communication
- Ability to top-up on impulse
- Reassurance that you're considering their interests
- Peace of mind with a well-protected scheme
- Low costs

Simple, Competitive Fees

There is no charge for an initial consultation, where we'll explain our service, find out about your needs & tell you how we can help.

Our fees for optional annual reviews and help with continuing administration start at just £50 per month.

If you decide you like what you hear and you'd like us to put your scheme in place, our basic fee is a very competitive £1,000, plus £50 per member.

We think that's great value for a personal service and the priceless peace of mind you'll get when we remove the pain from your auto enrolment compliance.

No. of Employees	One-Off Fee (Maximum)	Optional Ongoing Admin Fee
1 to 4	£1,200	£50 per month
5 to 9	£1,450	£60 per month
10 to 19	£1,950	£80 per month
20 to 29	£2,450	£100 per month
30 to 39	£2,950	£120 per month
40 to 50	£3,500	£150

About Philip James Auto Enrolment



Philip Hanley

Director **Philip Hanley** has been working in financial markets for more than thirty years, with over twenty years of experience as a financial adviser. Philip James Financial Services, which he established in 2011, now provides independent financial advice to over 500 clients in the Cotswolds and beyond.

John Butterworth is our workplace pensions specialist. He's been providing guidance on auto enrolment since the initiative was originally launched by the government. John has been advising corporate and individual clients in all aspects of financial services for 25 years, so you'll be in very capable hands.



John Butterworth

Contact us today

Time is running out for businesses like yours to comply with the requirements of auto enrolment.

You owe it to yourself and your employees to take the first step towards compliance, peace of mind and **freedom from auto enrolment pain**.

Arrange your no-obligation initial consultation by calling

03301 598098

enquiries@pjamesautoenrolment.com

www.pjamesautoenrolment.com