

## Workplace Pension Services



Pensions are now an integral part of an employee's benefit package and our experience tells us that employers who engage in a structured pension review process can benefit in multiple ways:



**Increased staff retention rates**



**Regular compliance checks & peace of mind for employer**



**Enhanced recruitment packages**



**Structured annual review process**



**Support with staff succession planning**



**Time saving for employer via regular staff pension clinics**



**Increased staff & employer knowledge of pensions**

### As an employer you may:

- Be unsure if the pension you have in place is suitable for your employees and indeed your business.
- Be unable to dedicate time to review the pension you have for your employees regularly.
- Already have a scheme in place and want to promote the benefits to your employees but don't have the time, experience and understanding of pensions.
- Want to explore options to provide staff with better information and quality review service.

Pension schemes often involve onerous and sometimes complex administration, this can lead to employee queries that you aren't best placed to answer.

### Testimonial

"Earlier this year, Henderson Loggie Financial Planning provided a series of bespoke pension clinics for our people. They delivered a first-class service, travelling around the UK to visit all of our office locations and latterly meeting demand via virtual sessions.

The feedback received has been amazing! Our staff have been very grateful for the opportunity of such a benefit and also acknowledged the professional service received from the IFA's."

- DC Thomson

### Some of the issues you could be experiencing and are unaware of are:

- A cumbersome pension process from an administrative point of view can lead to non-compliance of the pension legislative framework.
- If you aren't engaging with your employees, they may lose confidence, interest and engagement in the pension benefits you provide
- Having a better understanding of your scheme will ensure you have in place an arrangement that is both cost effective for you and your employees.

Our retained pension service will provide the support you need to ensure that your pension is the right fit for you, your employees, and your business.

Our robust process will regularly review your company pension scheme so that you can be confident your pension aligns with your company objectives and values.

We will keep you up to date on how the pension fund performs and will conduct all compliance checks to ensure you continue to meet workplace pension legislation.

The provision of our ongoing services, we can provide your employees with educational content, annual review clinics for personalised meetings or group sessions.

Our experience tells us that employers benefit from positive employee feedback, increased engagement from employees who have a better understanding of the valuable benefits you are providing.

### Range & type of services

Typical services that we provide are shown below, however, we always look at each company's individual needs and tailor our services accordingly.

#### Annual Governance Review

- Discussion and review of the default fund performance, staff engagement, beneficiary updates, specific employee information and what should be looked out for.
- Discussion of any topical issues relevant to auto enrolment and company pension schemes.
- Discussion of any other benefits which could be considered.

#### Employee Clinics

- Delivery of an annual member clinic.
- Clinics could either be as group sessions, or provision of an individual time slot to speak directly with an advisor.
- Other modes of presentation can be accommodated e.g. Video (Teams/Zoom) or telephone calls.
- Clinics would cover pension performance updates and any other relevant general advice topics at that time.

#### New Employees

- Answer employee questions and provide guidance with regards to fund selection if required and/or contribution level.

#### Leavers & Retirees

- Be available to provide guidance to employees leaving.
- Explanation and guidance on retirement benefits.

#### Ongoing queries from employees

- For example, annual allowance, other pension funds, contributions levels, beneficiary nominations.

#### Legislative Updates

- For example, pension freedom and choice, as well as relevant budget updates.

### Get in touch

At Henderson Loggie Financial Planning, we have a wealth of experience providing workplace pension services to a wide range of employers, no matter the size. If you would like to discuss your requirements, please get in touch with us using the details below.



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