



# Simplifying workplace pensions

Auto-enrolment the easy way

## INSIGHT

Independent financial advice for businesses in the South West

# Your workplace pension in four simple steps

INSIGHT

## Time saving

As a business owner, you care about your business and the welfare of its staff, no question. Finding the time to arrange a workplace pension and auto-enrolment is a real challenge though. That's where we can help.

Working with small and medium-sized businesses throughout the South West, Insight Financial Advice provides you with all the services you'll need to meet the Pension Regulator's new legal requirements.

A complex, time-consuming process broken down into four simple steps – just leave it to us. We'll make sure you comply in no time at all.

## Flexible

Of course no two businesses are the same – human resources and payroll responsibilities vary, head counts differ. So flexibility's important too.

So if you only want us to take care of Step 1 right now, providing you with the necessary due diligence the Regulator needs at the start of the process, that's fine.

You might only then decide that you want us to implement the scheme as well, or go on to handle all four steps for you. No problem, the choice is yours.

## Cost effective

And since our fees for the four steps are separately costed, to reflect the scale and nature of your business, costs can be scheduled and controlled – both in line with the Regulator's staging date and your own business operations.

What's more, as a completely independent financial adviser we're free to find you the most suitable workplace pension schemes from the whole of the market.

So you can rest assured that the schemes we recommend will fit. In terms of costs, charges, benefits and service levels – a workplace pension and auto-enrolment scheme to suit you and your staff.

## Get in touch

Save time, stress and money. Get in touch with Insight Financial Advice for a free, no obligation meeting.

Please find our contact details overleaf.

1

## Review & report

- Understand the real impact of auto-enrolment on your business
- Know what specific actions need to take place by your 'staging date'
- Select the most appropriate workplace pension scheme
- Define an earlier start date perhaps – it might work better for you

2

## Implement

- Set up the workplace pension scheme: contributions, eligibility etc.
- Liaise with your payroll & pension provider
- Contact the pension regulator

3

## Communicate

- Announce workplace pension & auto-enrolment to potential members
- Deliver full details of the scheme: factsheet, booklet, illustrations etc.
- Answer scheme members' questions

4

## On-going support

- Resolve member enquiries
- Advise on changes to auto-enrolment legislation and taxation rules
- Annual review of the scheme: performance, contributions, compliance and administration
- Annual pension clinic for scheme members

# INSIGHT

Based in Bristol, and working with businesses and private individuals throughout the South West of England, Insight provides independent, unbiased financial advice. The company is Lee Barrow and Lee Wyllie, qualified and experienced financial advisers bringing clients a complete range of high quality financial planning services, including retirement, investment, inheritance and protection.



## BATH, BRISTOL & SOMERSET

**Lee Barrow** Dip CII, Cert CII (MP)  
Independent Financial Adviser  
E: [leebarrow@insightfa.co.uk](mailto:leebarrow@insightfa.co.uk)  
M: 07543 566 060



## BRISTOL & GLOUCESTER

**Lee Wyllie** Dip CII  
Independent Financial Adviser  
E: [leewyllie@insightfa.co.uk](mailto:leewyllie@insightfa.co.uk)  
M: 07977 014 297

INSIGHT Financial Advice Ltd  
St Brandon's House  
29 Great George Street  
Bristol, BS1 5QT  
T: 0117 230 9191  
E: [info@insightfa.co.uk](mailto:info@insightfa.co.uk)

[www.insightfa.co.uk](http://www.insightfa.co.uk)

Independent financial advice for businesses in the South West