

Smart Pension Auto Enrolment

START SAVING NOW



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What is Auto Enrolment?

The Pensions Act 2008 – stipulates all employers have to automatically enrol eligible employees into a qualifying pension scheme between October 2012 and February 2018 and then on an on-going basis.

Why is this happening?

- Millions of people are not saving enough to have the income they are likely to need in retirement.
- Life expectancy in the UK is increasing and at the same time people are saving less into pensions.



1. Your employer's obligations

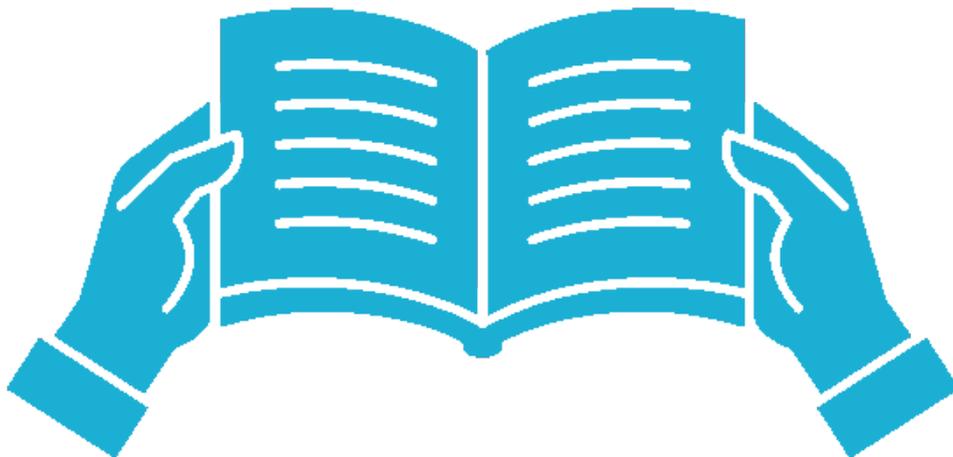
Employer's essential obligations

- Assess their employees to determine employee eligibility
- Automatically enrol 'eligible' employees into a scheme
- Ensure all employees receive communications
- Process opt in/opt out requests (employees contact their pension provider)
- Register their scheme with The Pensions Regulator
- Re-enrol after 3 years
- Manage any changes

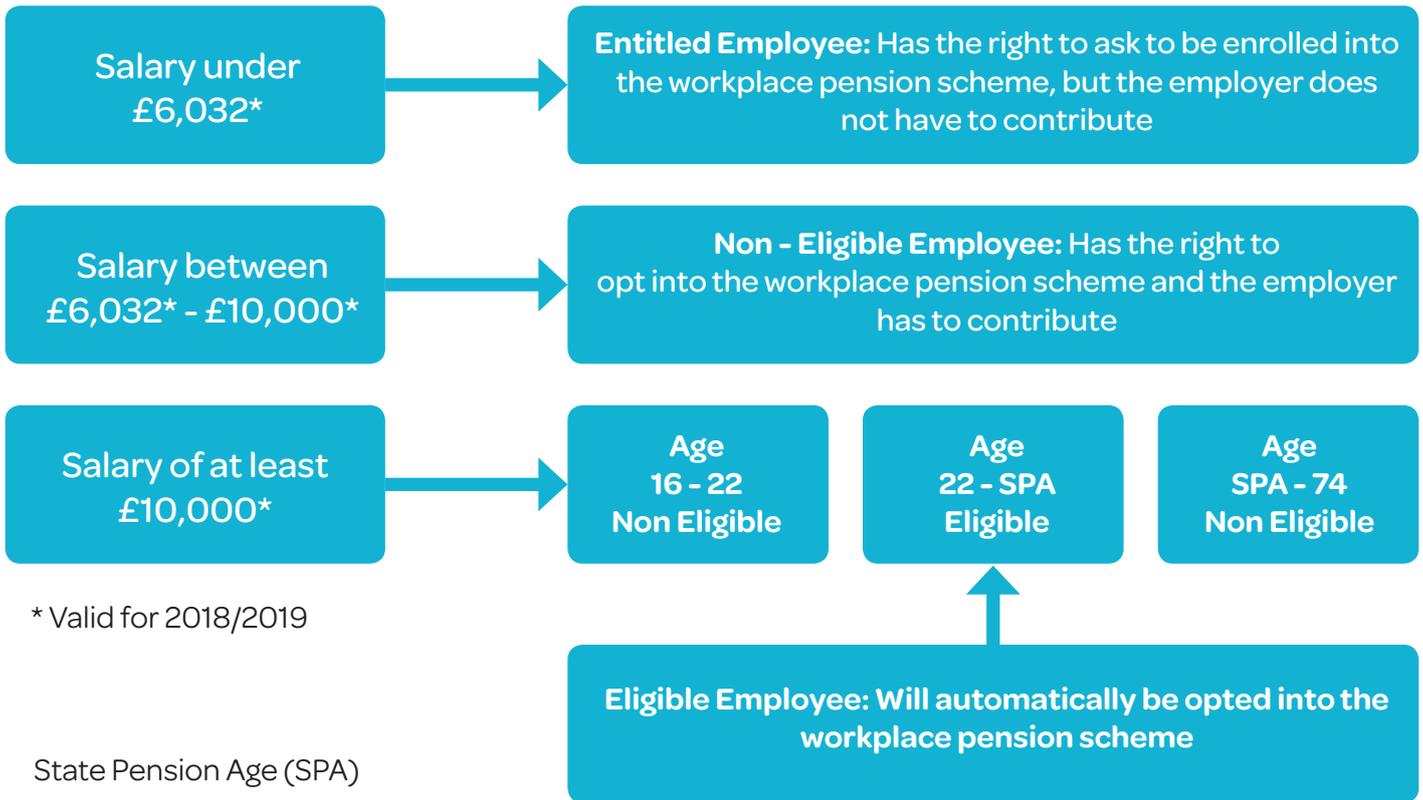
What employers must **NOT** do

The employee safeguards mean that employers:

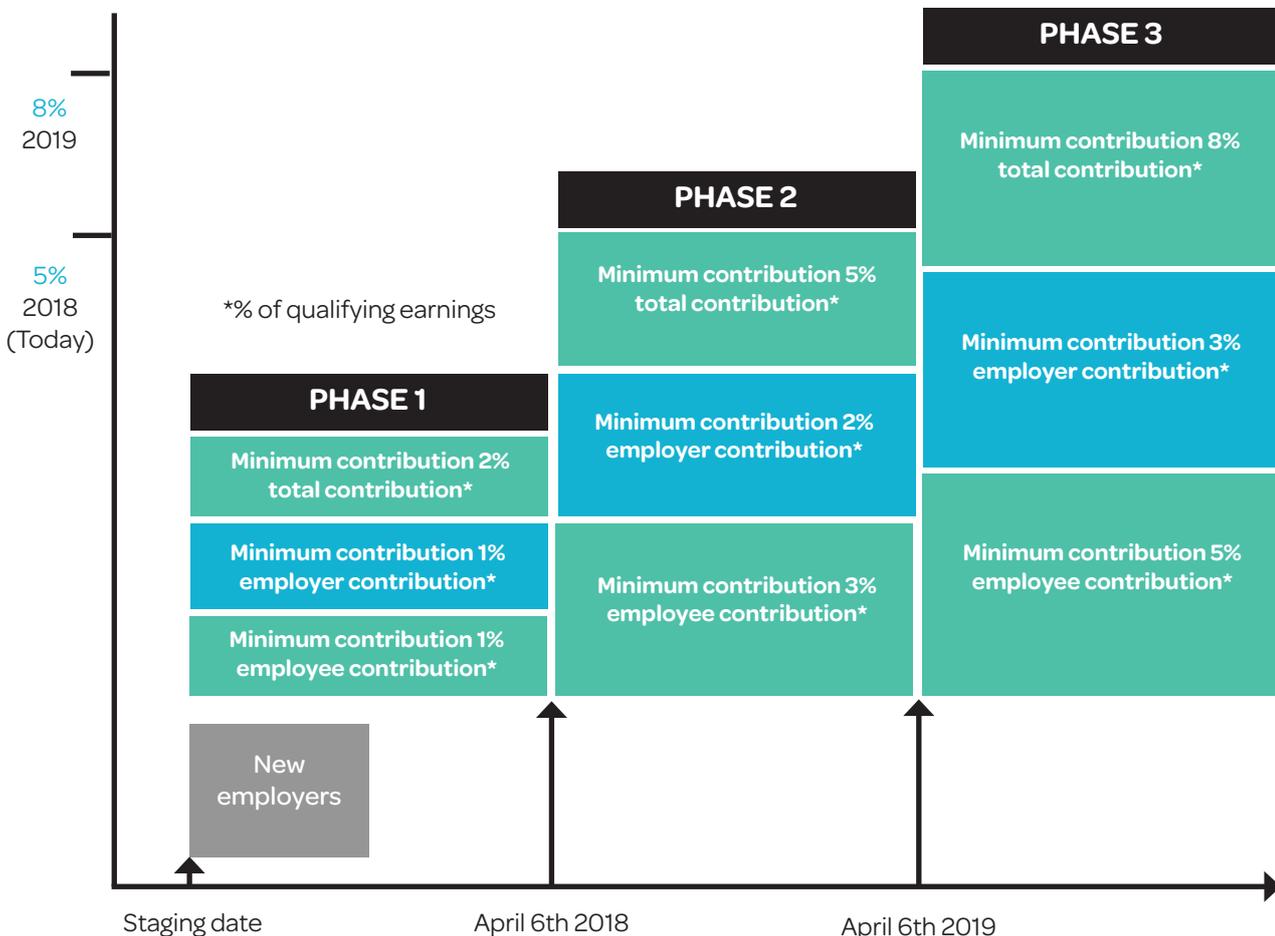
- Must not induce staff to opt out or cease membership of a pension.
- Must not indicate, when recruiting new staff, that the decision to employ them will be influenced by whether or not they intend to opt out.



2. Will you be automatically enrolled?



3. Your contributions



4. The Smart Pension Portal

As an employee you will be able to read about and manage your workplace pension from your Employee Portal, including:

- Read messages about your assessment, options and any action required of you;
- Update contact details and increase contributions if you wish;
- View your contribution history;
- Manage scheme membership (e.g. opt out or opt in);
- Review and make changes to your investment fund options;
- Complete an 'Expression of Wish' form online.

For more information you can view our support docs and FAQ section when you login to the online portal.



5. Investment options

We offer two approaches to investing your pension savings:

- **Model strategies:** We have built some model strategies that you can use. We have designed a mixture of investments for these model strategies. We will automatically move your investments as you get closer to retirement into assets that protect what you've built up.
- **Choose your own investments:** You don't have to use one of our model strategies. You can choose your own investments from our selection. In this case you will choose the mixture of investments yourself and keep an eye on them, changing them if you think it necessary. In other words we can manage your investments for you, or you can do it yourself.

Charging structure

Annual Member Charge is 0.75% - 1.12% of assets under management*

For further detail on how these approaches work and what funds are available to select, please see the [Investment Guide](#).



*The pricing shown is for members whose employers are now signing up with Smart Pension. Members who transferred in from other schemes (such as the Genlife Master Trust) should refer to their annual statement.

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