



A guide for  
employers

# Company pension schemes

Our menu of services

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# Quality as standard – our company pension package

When you choose a company pension scheme from Aviva, you'll find there's a lot included as part of the standard package. And you can add even more.

Along with the scheme itself, we'll also provide you with a branded website to encourage take-up and engagement. A plain English guide to the scheme for your employees. Three different default options to pick from. And plenty more besides.

What's more, we can provide additional services for an extra fee. Which means you can tailor your scheme so it suits your business perfectly.

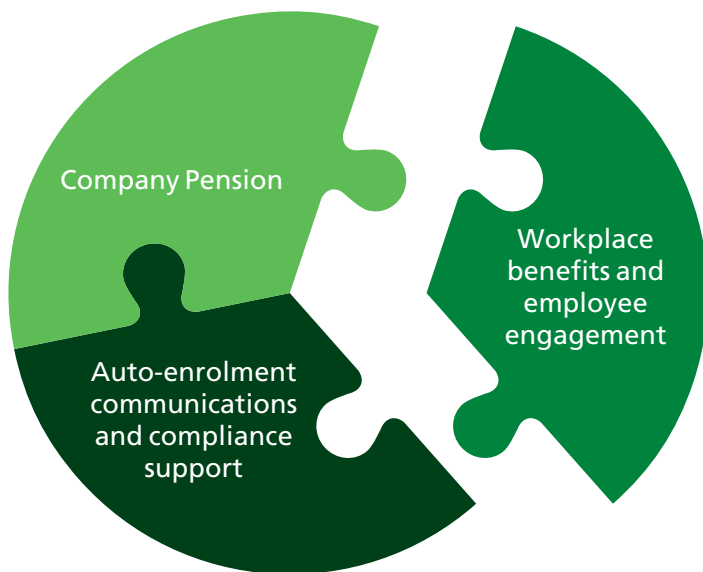
In this menu of services guide, you'll find details of what services we provide under the basic scheme charge – and what you can get for an additional fee. It's aimed at employers who are setting up a new company pension scheme or adapting an existing one to use for automatic enrolment.

## Company pensions – part of our workplace range

Along with auto-enrolment pension schemes, we also offer a range of other workplace products and services. From software that helps you comply with auto-enrolment, to seminars that educate and encourage your workforce to make the most of their benefits.

You can combine any of these products and services to build a complete corporate benefits package for your business.

For more details about our workplace range, see pages 8 to 9.



Our workplace range



# What services are included?

Here are the services you'll receive as standard when you choose an Aviva company pension scheme – and what you can get for an additional fee.

All charges are subject to VAT being applied.

Service/activity description	Included as standard	Available for an additional fee	Notes
<b>Scheme set-up and installation</b>			
Scheme installation	✓	–	We'll set the scheme up for you and provide telephone support to deal with any queries you have.
Pension scheme microsite (if required)	✓	–	As standard, we can provide a stylish, employer-branded microsite that gives employees all the essential info about your scheme.
Employee education presentations	✗	✓	Held at your workplace(s), these sessions explain the benefits of pension scheme membership to employees. The sessions are charged at a daily rate.
Overseas membership	✗	✗	Overseas membership isn't permitted in Aviva schemes.
<b>Literature and promotional materials</b>			
Scheme literature	✓	–	Our core guide explains the benefits of your pension scheme, what the investment options are, its key features and terms and conditions. The document directs employees to the Pension Essentials website (see below) for our full fund range. Provided in PDF format as standard.
Default investment guide	✓	–	A plain English guide explaining your scheme's default investment option to employees. Provided in PDF format as standard.
Printed literature	✗	✓	If you'd like printed copies of your literature (above), we can provide them for an additional fee, quoted on request.
Pension Essentials website	✓	–	An easy-to-understand website designed to help employees make the most of their pension. Includes an investment centre with details of the 250+ funds scheme members can invest in.
Promotional materials (dual branded)	✗	✓	Choose from a selection of customisable printed materials to promote your scheme to employees (booklets, flyers, posters and payslip inserts). The materials will feature your logo and ours, and are available in five different designs. Price quoted on request.
Annual statements for scheme members	✓	–	
Illustrations for each scheme member	✓	–	These give individual scheme members an idea of what they might get from their pension when they retire. We post them directly to employees once they become a member of your scheme.

[More overleaf](#)

Service/activity description	Included as standard	Available for an additional fee	Notes
<b>Investment options</b>			
A standard auto-enrolment default investment option	✓	–	You can use any of our three 'Future Focus' lifestage investment approaches as your scheme's default investment option. To understand more about our Future Focus range, please read our investment proposition guide.
Comprehensive range of Aviva-governed funds	✓	–	Employees who want to pick their own funds to invest in can choose from our range of 250+.
Use of an Aviva lifestyle approach as an auto-enrolment default investment option	✗	✗	This option is only available to existing schemes that already use a lifestyle approach as the scheme default investment option.
A bespoke lifestage approach as an auto-enrolment default investment option	✗	✓	There's a standard charge of £1,000 if you wish to use a bespoke lifestage investment approach as your scheme's auto-enrolment default investment option (subject to governance checks). This fee will not be charged to schemes which already use a bespoke lifestage approach as their scheme default.
A bespoke lifestage approach as a non auto-enrolment investment option	✗	✓	There's a standard charge of £1,000 if you wish to use a bespoke lifestage approach as an alternative investment option for scheme members (subject to governance checks). This fee will not be charged to schemes which already use a bespoke lifestage approach.
Using funds not in our standard fund range	✗	✓	If you wish to use a fund not already in our range of 250+, there's a standard charge of £5,000 to cover due diligence (plus an additional £5,000 a year if the fund has less than £2m assets under management). Note: if the fund fails our governance checks you wouldn't be able to use it – but you'd still have to pay these charges.
<b>Servicing</b>			
General on-going support (for any auto-enrolment and scheme enquiries)	✓	–	Our company pension helpdesk is available to answer general and auto-enrolment-related queries from you and scheme members. We also provide online support.
Maintain scheme and member records	✓	–	
Transfers in	✓	–	Employees can transfer the value of any existing pensions they have into the scheme.
Changes to member details (eg change of name or address)	✓	–	Employees can change their personal details and manage their pension online by logging into Pension Tracker.
Online fund switches	✓	–	If a scheme member wants to alter their fund or investment choice, they can do it online through Pension Tracker.
Contributions monitoring	✓	–	We will help you make sure payments are made when they're due (in accordance with regulations).

**More overleaf**

Service/activity description	Included as standard	Available for an additional fee	Notes
Estimated maturity values	✓	–	Scheme members can go online 24/7 to find out what they might get when they retire. We also include an estimated maturity value in their annual statement.
Rectify any incorrect data submitted via your payments system	✗	✓	Members' records are set up exactly as submitted. So if we have to correct any errors in the data you send us, we may have to charge you for it. The fee will be agreed on a case by case basis.
Servicing dormant schemes	✗	✗	We'll close schemes if there hasn't been any activity in them for a year and there aren't any members.
<b>Management information</b>			
Scheme governance reports (examples available)	✓	–	Annual and/or quarterly reports giving key information about your scheme – eg contribution frequencies, number of scheme members, retirees due within five years, service information, etc. Reports provided on request.
<b>Providing scheme data to Aviva</b>			
<b>Note:</b> It's your responsibility to send accurate data to us (through the payment system we provide). This includes adjusting payments when members leave or retire, and informing us of any new scheme members. You'll need to send employee payments to us by the 22nd of the month following the month you take payment (as an exception, contributions deducted during the first three months of membership must reach us by the 22nd of the fourth month).			
Payment system	✓	–	Our online payment systems let you send us information about your scheme quickly and easily.  We'll give you a plain English user guide to help you get started.
Establish new scheme members	✓	–	You'll need to give us details of any new scheme members. Once you give us this information, we'll add the employee to the scheme.
<b>Opt outs and refunds</b>			
Online opt outs	✓	–	If an employee wants to opt out of the scheme, they can do so online. They can also print a paper confirmation of their decision (as required by auto-enrolment regulations).
Refunds on opt outs	✓	–	We'll notify you by email when an employee opts out and immediately refund any payments made.

**More overleaf**

Service/activity description	Included as standard	Available for an additional fee	Notes
<b>Pension Tracker – online pension management</b>			
Pension Tracker enables your employees to manage their pension online, and is included as standard with our company pension packages. See below for details of its main features.			
View payments	✓	–	Shows the scheme member what payments have been made into their pension plan, and what tax relief they've received.
View investments	✓	–	Shows the scheme member how their money is invested, what their value is, how they've performed and what their current investment style is.
View plan value	✓	–	
Retirement planner	✓	–	Shows the scheme member what their plan could be worth when they retire – and allows them to see how any adjustments might affect this amount.
Make changes online	✓	–	Scheme members can amend their monthly payments, switch funds and change their retirement age online, quickly and easily. They can also alter personal details, such as their address or password.
Tips and tools	✓	–	Useful features, calculators and lots of important information on pensions and finances including an interactive budget planner.
Video guide (Lisa)	✓	–	Lisa is the video guide to Pension Tracker. If your scheme members need any help using the service, she's on hand to explain what to do – and how to do it.

# Our other workplace products and services

Along with providing auto-enrolment pension schemes, we also provide a great range of other workplace products and services.

## Auto-enrolment communications and compliance support

There's a lot of work involved in getting your business ready for auto-enrolment. So on top of the services outlined in the previous section, we also provide some tools and support to help you meet your auto-enrolment responsibilities.

This support includes:

- An interactive project-planning tool to help you get your business ready for auto-enrolment
- An auto-enrolment contributions modeller, which helps you see the potential costs of auto-enrolment for your company. You can compare different scenarios, to see how small tweaks change the bigger picture.

### Introducing AME, our compliance software

With so many tasks to perform for auto-enrolment, you may find it useful to use our compliance software, Auto-enrolment Manager for Employers (AME). AME makes performing many of your regulatory duties much quicker and easier – freeing you up to concentrate on your day job.

#### Key benefits:

- ✓ Assesses your workforce automatically – just upload your employee data and AME sorts each staff member into the correct auto-enrolment category.
- ✓ Indicates what actions you need to take to stay compliant.
- ✓ Produces automated regulatory communications – so you can send the right communications, to the right staff, at the right time.
- ✓ Provider-neutral, and handles multiple schemes.

AME is available for an additional fee. Ask your financial adviser or consultant for details, or find out more at the website address below.

For more details about the support we provide and what you need to do to get ready for auto-enrolment, visit [aviva.co.uk/auto-enrolment](https://aviva.co.uk/auto-enrolment)

## Work:Life Benefits – our employee benefits platform

An effective workplace benefits scheme can increase employee engagement while saving you and your employees money.

Through our employee benefits platform, Work:Life Benefits, you can offer your employees a full range of salary exchange benefits via your own, branded website.

The platform enables your employees to see and manage all their benefits – including their company pension – in one place. The system is supplier-neutral, too. So you can integrate any new or existing benefits you want – no matter who provides them.

What's more, Work:Life Benefits is completely modular, so you'll only pay for parts of the service you use. Making it a highly cost-effective way of offering benefits to your workforce.

**More overleaf**



## Employee education and engagement sessions

If your employees don't understand the benefits you offer, they're unlikely to make the most of them. So we've designed a menu of communications to engage your employees, raise awareness of your benefits and improve uptake:

- ✓ Presentations/seminars – raising awareness of your full workplace proposition.
- ✓ One-to-one employee engagement – 20-minute financial information and guidance sessions.
- ✓ Remote support – our group and one-to-one sessions can also be run over the internet.

We charge a daily rate for these sessions.

## Workplace risk and health benefits

We also provide medical insurance, income protection, life and critical illness cover for businesses. Offering these benefits can be an excellent way of looking after your employees.

They can operate as fully-funded benefits for your employees, or you can give them the option to pay for them through payroll.

For more information about these products and services, speak to your financial adviser, employee benefits consultant or usual Aviva consultant. Alternatively, visit [aviva.co.uk/foryourbusiness](https://aviva.co.uk/foryourbusiness)

# Find out more

We hope you've found this guide useful. For more information or to set up a scheme, please contact your financial adviser or employee benefits consultant.

Alternatively, visit [aviva.co.uk/foryourbusiness](https://www.aviva.co.uk/foryourbusiness) or call us on **0845 900 0817\***.

\*Lines are open Monday to Friday, 9am-5pm.

Calls may be recorded and/or monitored to help us improve our service.



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