

CO-OPERATIVE AUTO-ENROLMENT

HELPING YOU PLOT YOUR COURSE

Engaging with Co-operative Wealth Co-AE service will help you to understand, plan and implement the right auto-enrolment solution for your business and your people.

WHAT ELSE WILL Co-AE DO FOR YOUR BUSINESS?


You will gain a clear understanding of the benefits of a wider employee rewards package - including flexible, affordable group risk products such as group life cover and income protection, as well as tax efficient ways of creating both business and personal savings to fund the new costs.

THE 'Co' WITH OUR 'AE' SERVICE

Auto-enrolment is not just about workplace pensions, it's about how you remunerate employees, how you manage your administration and how you cooperate with your team in an open and honest manner. We work with you to create a bespoke on-going employee engagement plan.

THE 'Co' MEANS:

- Big business benefits - maximise the impact of your spend and employee engagement.
- Guidance around IT to manage your auto-enrolment obligations - for seamless, streamlined implementation.
- Expert support throughout design - for confident, informed decision-making.
- Looking beyond compliance - for a more competitive edge.
- Matching the benefits to your values and principles.



**Tailored to your
business in *THREE*
clear stages...**

STAGE ONE —DETAILED ANALYSIS

Confirming exactly what your business needs to do, illustrating the various options available and the likely costs involved.

Stage one includes a thorough evaluation of your workforce at individual level, identifying which staff are eligible for auto-enrolment, enabling you to develop a compliant auto-enrolment plan for your business and to understand the cashflow implications the new duties will bring.

STAGE TWO —DESIGN

Focuses on creating the optimum auto-enrolment solution for your business.

You have the opportunity not only to comply, but also to choose appropriate providers and control your auto-enrolment costs and their impact on your business. We can help you achieve maximum return on both auto-enrolment spend and employee engagement.

We can also recommend providers and the best type of workplace pension for your company and your employees, using our whole of market expertise to match the needs of both your business and your employees to select product providers.

STAGE THREE —DELIVERY

We can provide additional services to help you select the right pension provider, implement the right AE technology solution and integrate this with Payroll systems, assist with the Pensions Regulator submissions and support the ongoing maintenance and communication of your benefit plans.

We can also develop and deliver a communications plan to support your employees through auto-enrolment, and ensure effective delivery and communication of any associated employee benefits that you implement alongside your workplace pension scheme.

Co-operative Wealth are a local team of 13 diploma qualified independent financial advisors with a combined service of more than 150 years. Our aims are to exceed our clients expectations in everything that we do.