

# Auto enrolment on auto pilot.

A unique solution for you and your employees.



# What is Auto Enrolment?

It's a Government scheme where every employee (who is eligible) is opted into a work based pension scheme to save for their retirement.

**Your company is required to contribute to the scheme as well as the employee.**

**Government tax relief will also boost contributions.**

# How it works:



## Employee pays

Minimum 0.8% of qualifying earnings rising to 4% by 2018.



## Employer pays

Minimum 1% of qualifying earnings rising to 3% by 2018.



## Government pays

0.2% of qualifying earnings rising to 1% by 2018.

# Find out your staging date:

Auto enrolment began in 2012 with large companies and will affect all UK businesses by 2018.

Upcoming dates	
PAYE Scheme Size	Staging Date
60	1 Oct 2014
59	1 Nov 2014
58	1 Jan 2015
54-57	1 March 2015
50-53	1 April 2015
40-49	1 August 2015
30-39	1 October 2015
Fewer than 30	1 June 2015 - 1 April 2017
Employers without PAYE	1 April 2017

# Your responsibilities:

- Set up a qualifying auto enrolment scheme
- Establish which of your employees are eligible
- Communicate with all employees
- Choose a pension provider with a default investment fund

# You need to consider:

- How long will the scheme take to set up?
- How much does the scheme cost me and my employees?
- How easy is the scheme to use?
- Is this the best solution for my employees?



# Who is eligible?



# Employees must be auto enrolled and begin to make contributions to your work based pension if they:



Your employees who fall outside these criteria can choose to join a work based pension scheme.

# Why work with us?



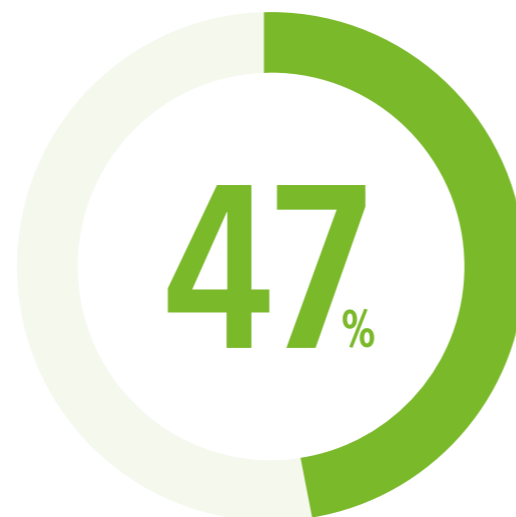
The True Potential LLP group of companies is **one of the fastest** growing financial services and technology firms in the UK.

**We are a well respected financial force who provide investments, technology and support services to 22% of all UK Financial Advisers and their clients.**

# Key facts about the True Potential group of companies:



The Group had a turnover of **£27.5M** for 2013, an increase of **112%** on the previous year

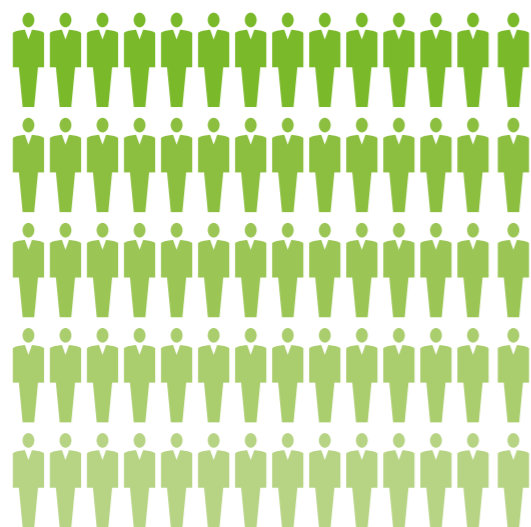


Net profit for 2013, increased by **47%** over 2012 (£5.3m)



Administrators of **£88bn of assets** on behalf of True Potential end clients.

(as of 31 December 2013)



There are over **18,000** users and **32,000** private clients using our single intergrated wealth platform.

(As of 31 December 2013)



Launched a first-of-its-kind **impulseSave**<sup>®</sup> investment top-up technology to the public in March 2014.



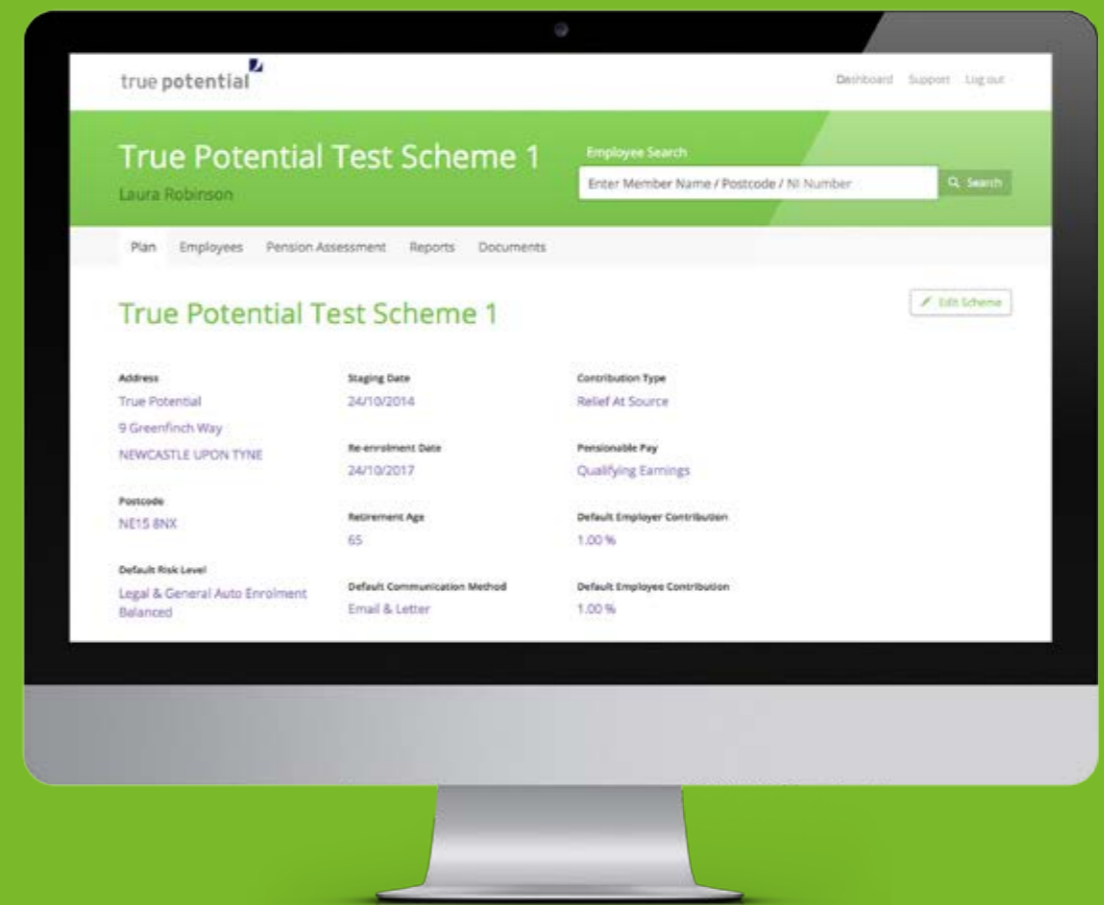
One of 74 UK companies to apper within the Deloitte Technology **Fast 500 EMEA** for 2013.



Why do employers choose  
True Potential Investor  
for auto enrolment?

# Employer benefits:

- Qualifying auto enrolment scheme
- Free to employers
- Easy to use
- Easy to set up



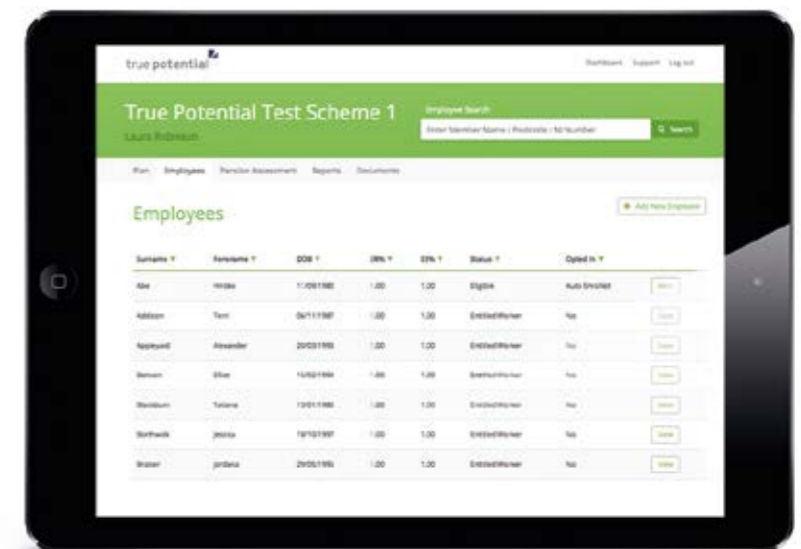
# Qualifying auto enrolment scheme:

- Our auto enrolment scheme has a default L&G ‘balanced’ fund that meets the Government’s pricing criteria
- You can also choose from a range of five risk-based L&G funds to suit your employees, all under the Government’s price cap



# Simple setup:

- You receive a one-to-one service to seamlessly intergrate the new system
- Set up your scheme to suit your business and employees



## Easy to manage:

- The system helps you, or your accountant, stay on top of your auto enrolment obligations with alerts and messages when you need to act
- After you're set up, our dedicated support team is here to help with any questions

# Employee communication:

- The system generates all mandatory communications for you
- All employee documents are stored in your employees' online account



# How the scheme will benefit your employees



True Potential Investor  
gives your employees a  
**online account** to track  
and manage their pension  
fund **24/7.**



# Your employees can:

- Choose a target retirement date
- Set a realistic goal amount for their pension using our income calculator
- Choose from a range **world-class investment funds**



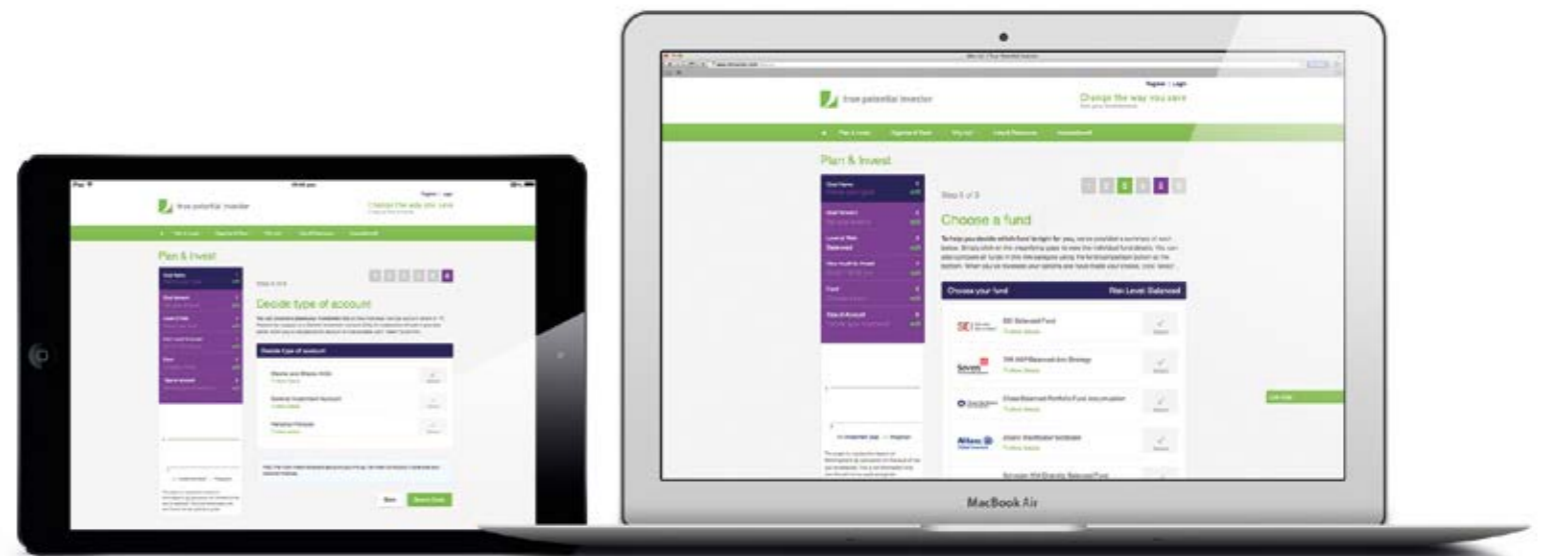
# Your employees can:

- Track their pension **24/7** online or via our mobile and tablet apps

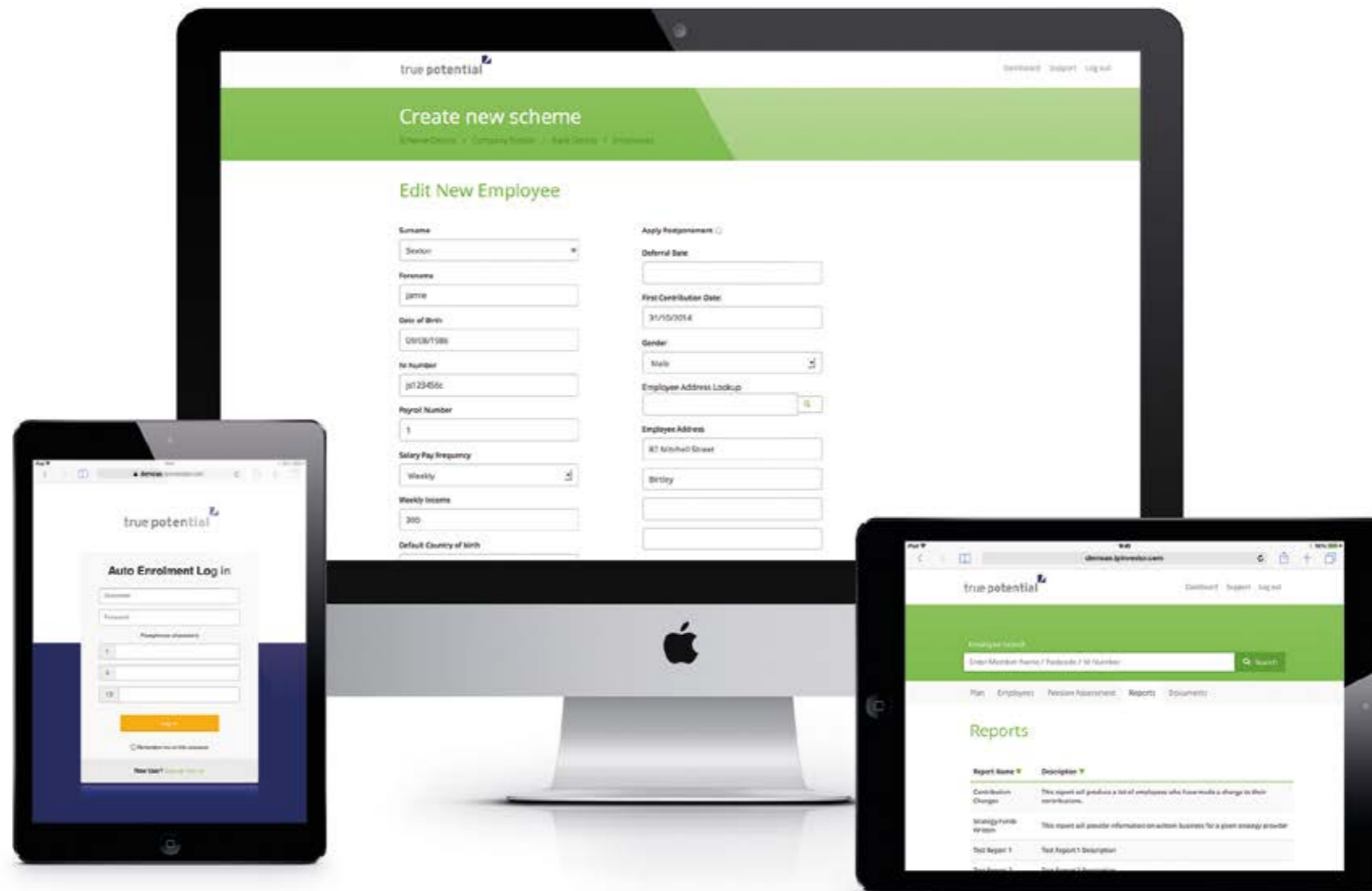


# Your employees can:

- Decide how much risk they are willing to take
- Top-up their pension from £1 at any time using our **first-of-its-kind impulseSave<sup>®</sup>** feature



# Employer site demonstration:



# What's next?

- Any questions?
- Agree and sign the service contract
- Implementation team will be in touch to guide you through setup
- Register with 'The Pensions Regulator' no later than five months after your staging date

# Disclaimer

**Your capital is at risk, investments can fluctuate in value and investors may not get the amount back they initially invest. Past performance is not a guide to future performance. Tax rules can change at any time. TPI Pension eligibility and tax rules apply.**

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