

ASPIRA

CORPORATE SOLUTIONS

GUIDE TO EMPLOYER SERVICES



WHO IS ASPIRA?

As experts in workplace pensions, corporate employee protection and business protection, we work with over 200 companies across the UK.

The companies range from large national firms such as Welcome Break to SMEs employing less than 20 staff. The cornerstone of our business is providing expert advice whether to the employer, trustees or individual employees.

Working together, we'll take time to find a solution that suits both your company and employees.



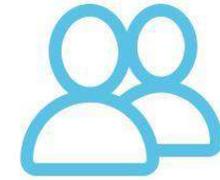
WHY BOTHER WITH WORKPLACE PENSIONS?

You're legally obliged to pay into a workplace pension scheme under auto-enrolment. So why not make that investment deliver real results? Choosing the most appropriate pension vehicle, getting the communications right and engaging your employees can turn what may seem like an unavoidable cost into a valuable benefit. We can help you with workplace pensions or a complete range of benefits for your employees.

WHY CHOOSE ASPIRA?

There are a number of corporate advisers and consultancy firms who will advise you the employer on scheme design and implementation. Many will provide some form of limited guidance to your employees, but, very few can offer them **individual advice**. Aspira does.

Not only can we give expert individual advice to your employees, we can do so with a high level of flexibility. Advice can be provided for some or all of your staff, in the workplace or at a distance and can be paid for by you, your employees or a combination of the two.



IMPROVED STAFF
ENGAGEMENT



REWARD AND
MOTIVATION



ATTRACT THE
BEST TALENT



IMPROVED MONEY
MANAGEMENT



RETAIN SKILLED
EMPLOYEES



IMPROVED
ADMINISTRATION



REDUCE STAFF
TURNOVER



REDUCE STAFF
STRESS

WORKPLACE PENSIONS

At Aspira, we have extensive experience in designing, implementing and managing workplace pension schemes. We will work with you to make sure your scheme complies with the current legislation. This doesn't necessarily mean setting up a new scheme but we will look at its suitability.

In our experience, financial education presentations and individual advice improve staff understanding and appreciation of the benefits on offer and lead to better outcomes for your employees.

Consultancy

Pension scheme design

Transferring existing pensions

Salary exchange

Employee education

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As a company we couldn't be more pleased with the way Aspira has helped us. They've not only provided expert advice, but they're genuinely nice professionals.

If you're looking for a consultancy to help you with auto-enrolment then I highly recommend Aspira.

Phillip Osibogun, NCP

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BUSINESS PROTECTION

Business owners need to ensure that they have plans in place to cope with the loss, through death or illness, of a key individual or shareholder.

Robust plans could make the difference between survival and failure. You'll no doubt be covered against losses to buildings, fixtures and fittings, stock and vehicles.

Properly protecting your business against the loss of key individuals or shareholders requires careful planning and expertise. But there are simple solutions that we can help put in place to ensure your business will continue to run smoothly if the worst happens.



COMPLIANCE AND GOVERNANCE

We'll make sure your scheme fully complies with current requirements, while making sure it's designed and run to deliver excellent member outcomes. You'll receive a comprehensive report of your scheme(s) performance, with a framework which allows you to review it regularly and supplies a full audit history.

We'll be on hand year after year to ensure your scheme remains suitable and fit for purpose.

- Establishing a framework and governance committee
- Ongoing AE compliance and governance
- Default fund selection and investment governance
- Regulatory audit report
- Scheme demographics
- Provider suitability

RISK MANAGEMENT & HEALTHCARE

We'll provide impartial advice on your employee benefit programmes, helping you to control costs, resolve difficulties and identify opportunities. With our experience and long-standing provider relationships we're always working to get the most competitive premiums and packages.

As the cost of insurance benefits rises, clever broking alone may not be sufficient to keep costs down. We can help analyse and understand the root causes of any increases and advise you on how to manage your arrangements to get the best return on investment possible.

Whatever your business size we can offer you solutions from the whole market and provide specific advice that is individually tailored to your needs.

GROUP LIFE
ASSURANCE

GROUP
INCOME
PROTECTION

GROUP
CRITICAL
ILLNESS
COVER

GROUP
PERSONAL
ACCIDENT

VOLUNTARY
BENEFITS

GROUP
PRIVATE
MEDICAL
INSURANCE

HEALTH
CASH PLANS
& DENTAL
COVER

BUSINESS
TRAVEL
INSURANCE

CONSULT &
MANAGE

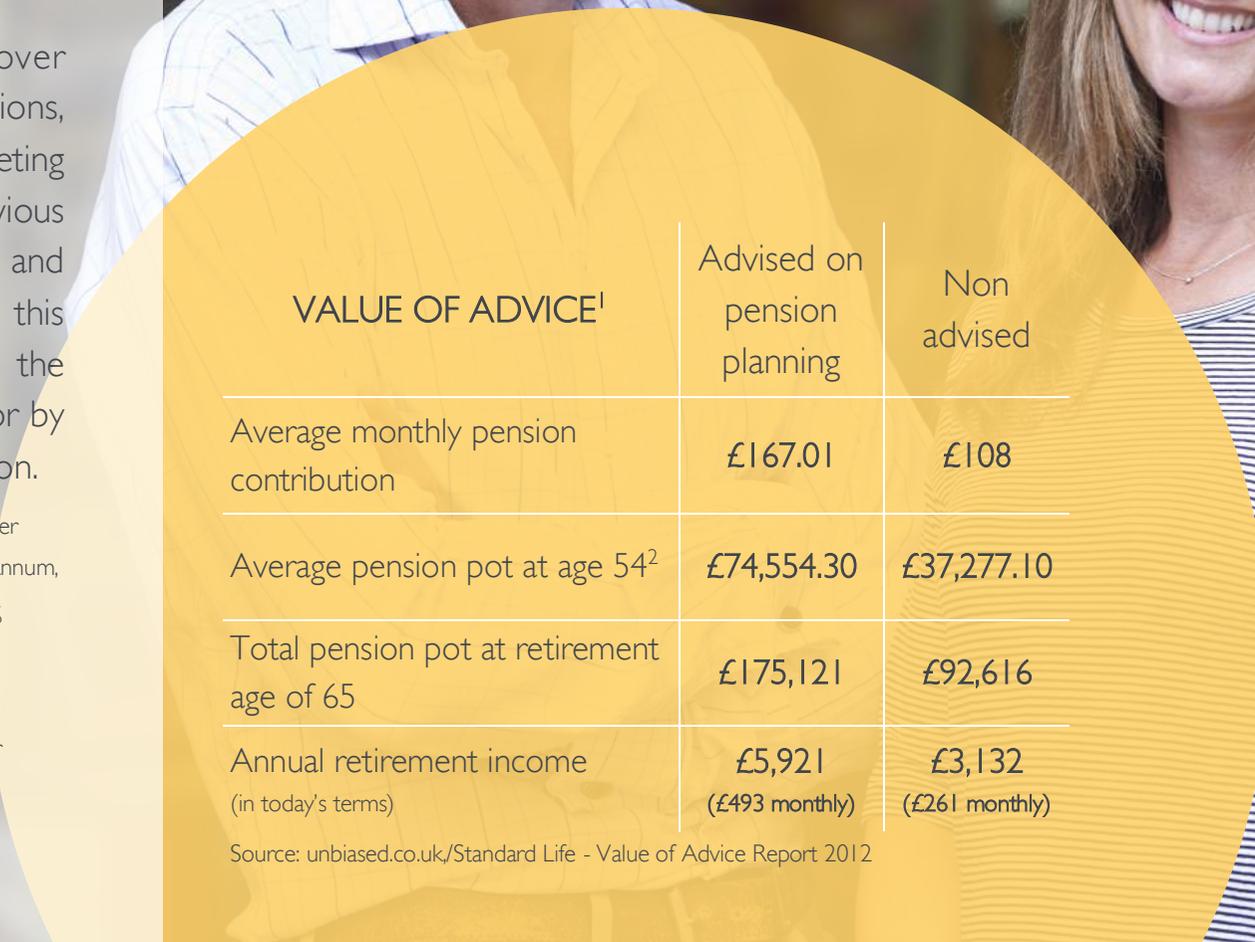
EMPLOYEE SERVICES

The cornerstone of our business is one-to-one advice, a rare commodity in the workplace today. Advice creates better outcomes, provides peace of mind and reduces the risk of your employees making the wrong financial decisions.

Our individual advice can cover affordability of pension contributions, attitude to investment risk, targeting retirement income, reviewing previous pensions and looking at savings and protection needs. We can deliver this advice with total flexibility, in the workplace or remotely, and paid for by employer, individual or a combination.

¹Calculations based on:6% annual investment return after charges, monthly contributions escalating by 2.5% per annum, 2.5% inflation. Annual paying joint life annuity with 50% spouse's benefit, 3% escalating. All to age 65.

²Figures based on a 54-year-old, the age of the average person answering the retirement saving question in our research.



VALUE OF ADVICE ¹	Advised on pension planning	Non advised
Average monthly pension contribution	£167.01	£108
Average pension pot at age 54 ²	£74,554.30	£37,277.10
Total pension pot at retirement age of 65	£175,121	£92,616
Annual retirement income (in today's terms)	£5,921 (£493 monthly)	£3,132 (£261 monthly)

Source: unbiased.co.uk/Standard Life - Value of Advice Report 2012

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Got questions? We'd love to hear from you.

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Some aspects of auto-enrolment are not regulated by the Financial Conduct Authority.

Aspira is a trading name of Aspira Corporate Solutions Ltd, which is authorised and regulated by the Financial Conduct Authority.

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