



Why work with us?

We can help you grow your business

The future is now



An auto enrolment solution that's suitable for all your clients

The NOW: Pensions Trust is available to all employers on exactly the same terms, so there's no need to negotiate acceptance terms or charges – you can just get on with business.

Let us help you expand your client network

Our Regional Partnership Managers work with hundreds of accountants and payroll bureaux. Many of their clients could benefit from advice about auto enrolment. Let our Regional Partnership Managers introduce you to these valuable payroll professionals with a view to expanding your client network.

Member pension transfers

We recognise that scheme members may also need advice, particularly when considering whether to transfer pension funds.

We believe we are the only master trust that is able to offer adviser charging from a member's transferred fund. This can make advice charges more affordable for members and advised transfers, even for smaller pots, profitable for you.

Join us.

*We work with thousands of auto enrolment professionals
and our pension scheme is already working for...*



32,000
employers



1,700,000+
members

About the scheme



Governance and security of members' funds

NOW: Pensions is an independent multi-employer master trust governed by an independent Trustee Board comprised of a wide variety of well-known industry figures.



Financial strength and asset security

We know that these are paramount for you when recommending a pension scheme to your clients. NOW: Pensions is wholly owned by ATP, which manages the second tier state pension in Denmark, and is one of Europe's largest pension fund managers with £88bn funds under management. Member funds are held independently by BNY Mellon, the largest custodian in the world.



Quick and easy to set up

We offer the same terms for employers of all sizes and from any sector. The simple online sign up process means you can sign up each employer quickly, leaving you free to build new business rather than be tied up with administration. Employers can start uploading pension data files within 48 hours.



Statutory communications for all workers

Unlike NEST and some other providers, we can issue all statutory auto enrolment email communications, not just those to eligible jobholders. In addition, we manage opt ins and opt outs.



One simple investment solution

Our experience tells us that many employers prefer one sound investment proposition as opposed to a wide choice of funds for their employees. In response we've adopted the proven ATP investment strategy with no complicated fund choices, which is suitable for experienced and inexperienced investors alike.

There's no need for you or the employer to make any investment decisions; our Trustee Board takes on that responsibility.



Benefits for members

- ✓ We accept transfers in and facilitate adviser charges (see below)
 - ✓ We don't charge for transfers
 - ✓ Death benefit paid at the discretion of the trustees so may be free from tax
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Full client support

A dedicated client support team will look after your clients when setting up the scheme and are there to help if there are any administration queries in the future.

All employer telephone support teams are based in the UK and use plain English when answering employer queries.

It's affordable for clients large and small



Simple, competitive charges

We apply one monthly employer charge, so our charging structure is simple and transparent.

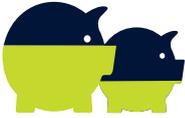
We encourage employers to consider using the services of a payroll bureau so we offer a discount on our monthly charge of up to 65% for those who do.

All-important business support



Regional Partnership Managers

We have a team of experienced field based pensions professionals, fully focused on supporting financial advisers, accountants and payroll bureaux with workplace pensions clients. They can help you with your pensions marketing plans.



Pension transfers and facilitated adviser charges

As part of our drive to make workplace advice accessible and affordable for members whilst still profitable for you, we facilitate the adviser charge for transfers into the NOW: Pensions Trust from the member's fund. We believe this is unique amongst master trusts. We use the Origo standard processes, where possible, making the transaction quick and easy.



Adviser toolkit

We provide all the materials you'll need to advise and support your clients through auto enrolment. Accessed online you'll be able to view and download:

- Suitability report template
- Fee charging template
- Suggested client approach letters
- Presentations and educational material for use in the workplace

NOW:
Pensions

The future is now

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NOW: Pensions is a UK occupational pension plan. This is written as a general guide only. It should not be relied upon as a substitute for specific professional advice.

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