

A large, dark blue speech bubble with a white interior is centered in the upper half of the page. Inside the bubble, the word "NOW:" is written in a bold, dark blue, sans-serif font. Below it, the word "Pensions" is written in a smaller, light green, serif font. The background of the entire page is a solid light green color.

NOW:
Pensions

Why work with us?

Whether you have one worker or hundreds, NOW: Pensions provides a simple way to set up and manage your auto enrolment pension.

Smarter. Simpler. Better.



10 good reasons why it's a great idea to work with NOW: Pensions



We guarantee we can help

- We welcome employers of all sizes and from all sectors. We're committed to providing SMEs with a quality auto enrolment pension.
- It's easy to set up your scheme – our checklist helps you provide the right information.
- We'll get you on track even if you've missed your staging date or duties start date. You can apply you can apply quickly online and start uploading pension data files within 48 hours.



Secure online system

- Access your NOW: Pensions Gateway 24/7.
- NOW: Pensions Gateway gives you the ability to manage your scheme, process member data and reconcile member records at the touch of a button.



Help is at hand if you need it

- All employer support teams are based in the UK and use plain English when answering your queries. We are open 8am to 6pm.
- A dedicated client support team and a named manager will look after you when setting up your scheme and if you have any administration queries in the future.
- We have plenty of experienced staff ready to take your call.



We can sort out all worker communications

- If you're not sure what information needs to be sent out to whom, and when, we can manage it for you, leaving you to get on with managing your business.
- We'll send out statutory auto enrolment communications for all types of workers, not just eligible jobholders. This means you can be sure you're meeting your legal duties and keeping the regulator happy.
- And there are plenty of online resources to help your workers make the right decisions for their retirement.



One investment solution

- Simple, proven investment strategy with no complicated fund choices – suitable for inexperienced investors.
- You and your workers are not required to make any investment decisions; our independent Trustee Board takes on that responsibility.
- As members get closer to retiring, the default investment solution gradually moves their funds to a cash-based environment to secure any growth.



Five contribution models

- You choose how much you want to contribute to your workers' pension, subject to the minimums required by the government.
- A choice of contribution models makes our pension scheme suitable for every type of business.
- You can use a combination of the models to offer different levels of contributions for different types of staff.



Easy ongoing administration

- We won't leave you in the lurch after your scheme is set up. Our online system and support teams will help you manage your responsibilities at every stage.
- We can administer opt outs, opt ins, joiners and leavers; facilitate transfers in and out of the scheme; issue annual benefits statements, plus allocate and invest member contributions.
- We'll also help you to manage the re-enrolment of eligible jobholders every three years.



Simple, competitive charges

- One simple monthly employer charge
- The employer charge applies from your duties start date, staging date, or start date if earlier, not from when you apply for your scheme. This means you can sign up well before your staging date without incurring charges.
- We recommend you consider using the services of a payroll bureau and we offer a discount of up to 65% for employers who do.



Independent governance keeps your scheme secure

- Independent Trustee Board ensures the scheme is run in the best interests of the members.
- Our master trust structure means employers benefit from independent, robust, governance without the costs associated with establishing and running their own trust-based scheme.
- Backed by ATP, Denmark's largest pension provider.
- As asset security is paramount for pension savings, member funds are held independently by BNY Mellon, the largest custodian in the world.



Information and support for all members

- Important fund and scheme information available anytime to members through their personal online portal.
- We handle the majority of member queries with a dedicated support phone number and email address, so keeping enquiries to you to a minimum.
- We accept member transfers from previous pensions so employees can combine their savings in one place and potentially reduce fund management costs.

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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.

Registered office: 2nd Floor, 25 Christopher Street, London, EC2A 2BS
Registration number: 07766398. Registered in England and Wales

NOW: Pensions
2nd Floor
25 Christopher Street
London EC2A 2BS

Tel: +44 (0)330 100 3336
nowpensions.com