

Get your **FREE** Defined Contribution pension scheme health check

If you're struggling to manage your Defined Contribution (DC) pension arrangements, you're not alone. It's hard for today's employers to keep up with endless tax and legislation changes. And the pressure to comply with legal duties is relentless.

A DC health check gives employers real peace of mind about their workplace pension provision.

It's also a great way to show your employees how committed you are to their wellbeing.

What's more, it's free.

Our DC specialists will produce an independent assessment, which will help you understand how to:

- Increase the value of your pension provision
- Reduce costs
- Lower the risks to your organisation and its employees.



We will assess several areas including:

Your pension provider

We'll gauge how effective your provider is. The DC pension market has evolved a great deal in recent years. Are your scheme and provider keeping pace with industry changes?

Charges

If your DC scheme delivers poor value for money on its charges, your employees may be seeing excessive deductions from their pension pots.

Default investment strategy

Every DC scheme used for auto-enrolment places employees into a default investment strategy. As an employer, you're effectively making an investment choice for your workforce. So it's important to check that your default investment strategy is still appropriate.

Tax efficiency

Can you improve your employees' take-home pay or National Insurance contributions and mitigate the impact of income tax increases?

Auto-enrolment compliance

The Pensions Regulator has recently intensified its compliance inspections. Fines and penalty notices are on the rise.

Retirement options

Can your employees access the full range of pension freedoms at retirement, and are they aware of their options?

Environmental, Social and Governance

Do your DC pension scheme and its investments align with the values of your organisation and its employees?

Contact us for your free DC health check.

Email David Parfett or Lee French at **enquire.dc@firstactuarial.co.uk**.

Alternatively, contact your usual First Actuarial consultant.

www.firstactuarial.co.uk

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