

# Delivering Good Outcomes

Say Hello

+44 (0)20 3327 5500  
sayhello@psaspire.com  
www.psaspire.com

## Communications exercise



### The problem

An organisation with 650 employees had not reviewed its pension scheme or documentation for many years but wanted to communicate with members regarding the tapered Annual Allowance and Lifetime Allowance.



### The issues

On appointment we requested full details of their pension scheme and were sent their internally produced scheme booklet. This included:

Wording which could be construed as age-discriminatory or contrary to automatic enrolment criteria.

Incorrect contact details for the DWP and the government's pension tracing service.

Incorrect instructions for accessing the pension provider's microsite.

Inconsistent detail about life assurance, which on further investigation proved to be completely wrong.

Reference to unavailable or outdated retirement options, and to the Money Made Clear booklet (replaced by the Money Advice Service in 2011).



### The solution

Our experienced consultants were able to advise the client on how to update their communication materials so that employees would have the information they needed. The new suite of materials:

Are clearly worded using our Plain English certification.

Are legally correct and meet statutory requirements.

Provide correct contact details for the provider and industry authorities.

Are easy for employees to access.



### How we helped

We believe the errors we identified had very likely been correct at the time the booklet was first drafted.

However, because the organisation had not previously engaged a pension adviser and was not reviewing the scheme on an annual basis these errors arose and were perpetuated.

Now that the company has engaged Punter Southall Aspire our rigorous governance process, and communications expertise, will ensure that all documentation is kept up-to-date and provides employees with all the information they need to make informed decisions about their pension pot.

*Aspire*  
Punter Southall

WINNER

BEST ADVISER  
AUTO-ENROLMENT  
PROPOSITION  
2015  
adviser  
AWARDS



Winner  
Auto-enrolment  
consultant  
Punter Southall



Winner  
Auto-enrolment  
consultant  
Punter Southall

Punter Southall Aspire is a trading name of Punter Southall Defined Contribution Consulting Limited. Punter Southall Defined Contribution Consulting Limited is authorised and regulated by the Financial Conduct Authority (FCA) with FCA reference number 121328

Registered office: 11 Strand London WC2N 5HR  
Registered in England and Wales No 0873463