

CUT AWAY THE UNKNOWN

Employee Benefits and Business Protection

How the unknown can harm you,
and what we can do to help



Bartlett and the unknown

When you're making plans for your employees, the unknown is dangerous.

Will the schemes you're creating cover every eventuality?
Do you know how your company pension fund is performing?
Are you meeting all your responsibilities under the law?

Employee benefits and business protection cover everything from pension schemes to shareholder and partnership protection. With so many options, rules and regulations, it can be a difficult area to navigate. But the wrong choices can leave your business or staff exposed.

At Bartlett we believe that the best way to protect our clients is to cut away the unknowns that could hurt them. We do this the only way possible: through rigorous attention to detail and analysis of their needs.

Introducing the Bartlett Group

We are not a huge firm.

In fact, we're a small fish in a big ocean. We're international, but our employees number in their hundreds, not the thousands of our competitors.

You might expect us to be at a disadvantage.

Yet we act for businesses and charities in over 40 countries – from regional manufacturing firms to large publicly-listed multinationals. And our 10 largest clients have been with us for a combined total of 270 years.

We design bespoke packages that cover all the bases, from pensions (including auto-enrolment setup and maintenance) to healthcare. Our solutions help our clients attract and retain the best talent, and ensure that they meet increasingly complicated regulatory requirements.

Our secret weapon? We think it's our insurance mindset. We look for where things can go wrong – then make sure that they don't.



At Bartlett we provide advice and implementation for:

- Auto-enrolment and pension reforms
- Defined contribution pension schemes
- Group life insurance
- Shareholder and partnership protection
- Key person insurance
- Group income protection insurance
- Group critical illness
- Group private medical insurance

Going beyond auto-enrolment

The introduction of auto-enrolment is completely changing the work pensions landscape. Our specialist team has the knowledge and experience to guide you and your employees through the entire auto-enrolment process from scratch – or review your existing arrangements, inside and out.

Our aim is a scheme that is streamlined to run, and seen as a valuable benefit by your employees – which is why our investment committee's statistics-led approach ensures that our fund recommendations are robust and justifiable, and will bear fruit for years to come.

And, unlike many pension advisers, our service doesn't stop at the finance department. Continuing changes to state pensions, reductions in lifetime and annual allowances, potential changes to the way pensions are taxed – these are complex issues, and ones that many of us have not considered fully.

That's why we also offer your employees one-to-one finance clinics and annual workshops. In these we can advise on technical subjects that include tax-efficient retirement planning, annual and lifetime allowance planning, and pension consolidation and transfers.

So while you may not have the time or the expertise to give your people financial advice, you don't have to leave them in the dark.



Pensions: challenge and change

Company pension schemes are not new – but soon the legal requirement to help employees save for retirement will apply to all businesses. The new rules surrounding this reform are lengthy and complex, with staging dates that businesses must meet to avoid significant fines. Inevitably, the process involves a string of major financial and administrative decisions.

Many providers offer pension schemes, and they're not all the same. Differences can include the size and frequency of scheme charges and the method used to give tax relief to employees, both of which can have a significant effect on the cost of the scheme to businesses and employees.

What's more, your choice of default fund can have a big impact on your scheme's returns. Many advisers will select a default fund and stay with it for forever and a day – but we take the time to choose carefully from the start, and review its performance annually.

If you're just getting started, you'll then need to implement your scheme and keep your people informed, aware and participating. Or if you're already up and running, you might want to make sure that you're not paying any hidden fees. And, even more importantly, that your fund's performance is best in class.



In these times of change, with lots of new legislation coming in, we have complete confidence with Bartlett handling all of our insurance and pension requirements.”

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Facing the unknown day by day

There's more to life than preparing for retirement. Nobody knows what's around the corner – but it can have a big impact not only on your employees, but also on your business.

Your people will all have their own worries and fears, for themselves and their loved ones. You can offer them additional support with benefits tailored to suit them as well as your business.

Life insurance will help reassure them that their families will be supported if anything happens to them. Income protection can keep their household going if they're ever out of action. And private medical cover can be a big factor in recruitment and retention.

The unexpected can affect your business as well as your employees. A range of options – including key person insurance and shareholder protection – can help ensure that, if something does happen to one of your people, your business will be protected.



Facing the unexpected is always challenging, but with Bartlett we have total assurance that our business is protected at all times.”

THE RUGBY FOOTBALL LEAGUE

Employee benefits and business benefits

Pensions are just one side of employee benefits. From group life insurance to private medical insurance, the package you offer can be seen as hugely valuable by your employees.

We'll get under the skin of your business to design the perfect solution – attractive to your employees and cost-effective for your business. We can help you set up and implement it seamlessly. And we can even give ongoing advice and help to your employees, which can improve their financial wellbeing and even their productivity.

But in our experience companies need as much attention as individuals – because when your employees are affected, your business is too. That's why we also specialise in insurance and protection for your organisation.

Whatever your needs, our specialist team will create a bespoke recommendation for you, help you set it up, and work with you for years to come.



We've worked with the various teams at Bartlett for over 25 years and have never been anything less than impressed with their attention to detail and total professionalism.”

EUROTECH

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We hope we've given you food for thought. If you're interested in a further conversation, please get in touch.

A handwritten signature in blue ink, appearing to read 'D Bates'.

David Bates
Head of Wealth Management

