



WORKPLACE SAVINGS

GROUP PERSONAL PENSION

For financial adviser and employer use only.

SCOTTISH WIDOWS

OUR COMMITMENT TO MEETING OUR CUSTOMERS' NEEDS

Our Workplace Savings Proposition makes it easy for you to help your employees towards the best financial future possible, and is designed to meet the needs of both employers and employees.

OUR CORE PROPOSITION

- We're committed to fully transparent charges. We have a simple annual management charge, taken regularly out of your employee's plan, with no set-up cost or additional fees.
- We offer a wide range of investment choices which include our rigorously-governed lifestyling options – our Pension Investment Approaches (PIAs). Our PIAs have delivered strong performance since launch in 2006*.
- Our simple and free non-advised online transfer process makes it easy for employees to combine their pension pots.
- Acting on research, changing customer behaviour and adviser feedback, we've switched our default PIA glidepath from targeting annuity to targeting flexible access.
- We've designed our proposition to make it easy for employees to access their pension savings at retirement – whether they want tax-free cash, flexible access, an annuity, or an encashment.
- To complement their pension savings, employees can have access to our Stocks and Shares ISA and our General Investment Account – and, with employer consent, they can pay-in through their salary.

* Past performance is not a guide to future performance. The value of investments and income from them can go up and down and you can get back less than invested.

OUR ONGOING COMMITMENT

We've been helping people plan their financial futures for over 200 years, and our values are the same today as they've always been – to deliver good outcomes for all our customers.

Our customers have told us that they want us to do three things:



SHARE

Share our knowledge and expertise

- We'll provide you with bespoke governance reports, customised with scheme-specific insight and supporting information.
- We share our insights and expertise directly with employers through regular communications, our online Employer Hub and industry reports.
- We continue to be the lead sponsor of Pension Awareness Day and the Pension Awareness Bus to help people understand the value of planning for the future.



SUPPORT

Support them through complexity

- We build long term relationships with our customers. Our support teams help you through setting-up your scheme and your re-enrolment duties and the step-up in minimum contributions.
- We recognise the importance of workplace employee engagement. We offer tailored communication plans, a dedicated Presentation Team, and self-serve material.
- Your employees will have access to a range of material including tools, calculators, videos, case-studies and websites to give them the relevant information for their retirement journey.



SIMPLIFY

Be easy to do business with

- Since 2016 we have committed over £80million to develop our proposition. This includes transforming our digital capability to make it easier for employers and employees to manage their pensions and plan for the future.
- Our single-ownership, end-to-end support means you can deal with just one person when doing business with us.
- At retirement, employees can use our specially trained team who provide information about the options available. We can also provide financial advice on a one-off or ongoing basis.

INDEPENDENT RECOGNITION



Pension Age

Pensions Provider of the Year 2018



Defaqto

5 Star rating for Workplace Pension (GPP) in 2018



Financial Adviser Service Awards

Company of the Year 2017



Financial Adviser Service Awards

5 Star rating for Life and Pensions 2017



Financial Adviser Service Awards

5 Star rating for Investments 2017



FD Excellence

Pension Firm of the Year 2017



CCA

Global Standard Accreditation 2017

For details of our full range of trust and contract based workplace savings solutions, please contact us.

Employers - www.scottishwidows.co.uk/employer/contact-us

Advisers - www.scottishwidows.co.uk/extranet/contact

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