

d2 Service Proposition – What we can do to help

- 1) We will gather all the firm information and member information required to implement NEST.
- 2) We will register the firm on behalf of the employer.
- 3) The employer will be sent an email from NEST, where the business owner must agree to NEST's terms and conditions.
- 4) When the employer agrees to the terms and conditions, we can be set up as a third party scheme administrator and will run the scheme for the employer.
- 5) We will upload all the member data required to implement the scheme and will provide support to the firm during this process.
- 6) We will set up all contributions for the employer including the following:
 - a. Contribution amounts.
 - b. Frequency of payments depending on payroll systems.
- 7) We will provide the employer with a monthly reminder to ensure new members of staff are enrolled into the pensions scheme, so auto-enrolment rules are not broken and fines are avoided.
- 8) Investment choices – d2 can provide support to members in relation to which investment options they should select:
 - a. The default investment fund is a low risk, target date fund.
 - b. If employees want information about the other NEST investment options we can provide assistance to them in relation to their choices.
- 9) Pensions are complex and ever changing. We are an FSA authorised pensions specialist and can offer support to employers & members.
- 10) Our services will greatly reduce the time spent on administration and management of the pension scheme and ongoing support is vital for employers who have pension schemes to run.
- 11) For members who approach retirement we can provide advice and support on how to take income from NEST, this is vital to ensure that employees obtain the best value annuity.