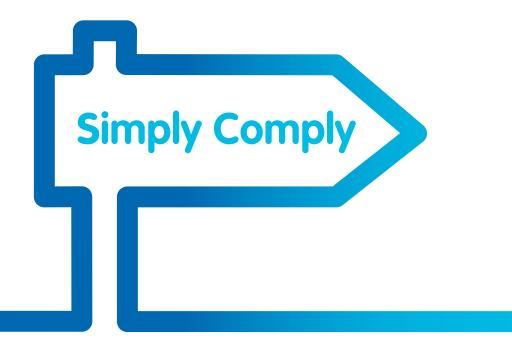
Signing up with The People's Pension

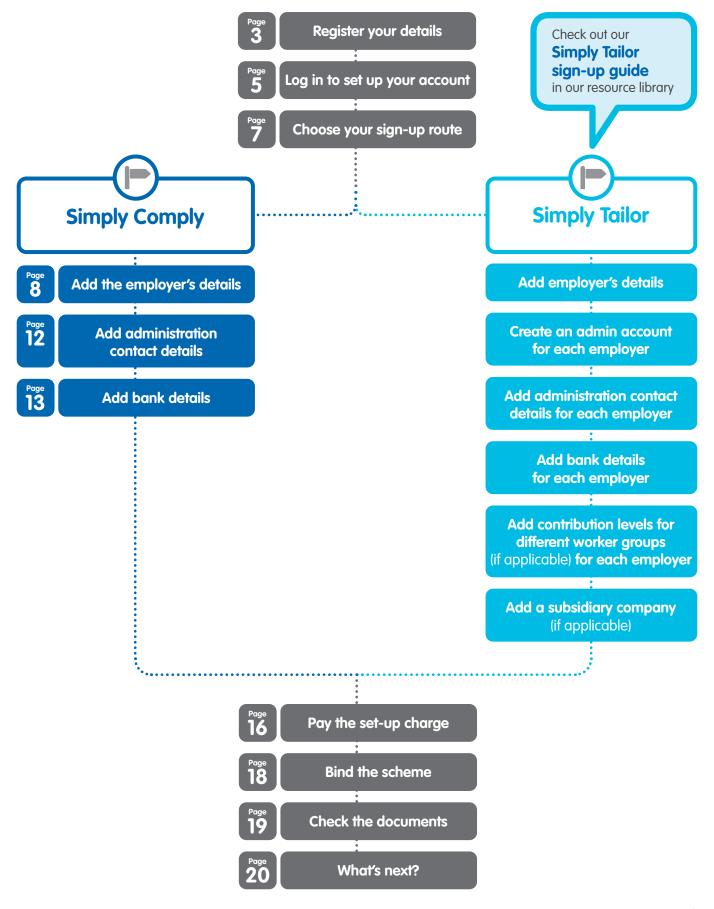
Simply Comply sign-up route

This guide is designed to help you sign up with The People's Pension using our online sign-up service. We have two different sign-up routes, Simply Tailor and Simply Comply.

This guide will help you with our Simply Comply route. This is the simplest and quickest way to join The People's Pension. Your scheme will comply with the minimum requirements set by The Pensions Regulator for auto-enrolment.



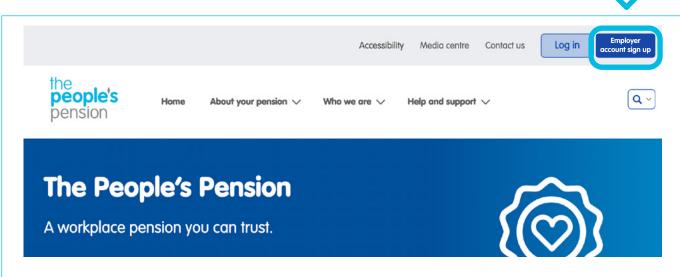




Register your details

Visit our website **thepeoplespension.co.uk** to sign up with us. Click 'Sign up' in the top right corner.

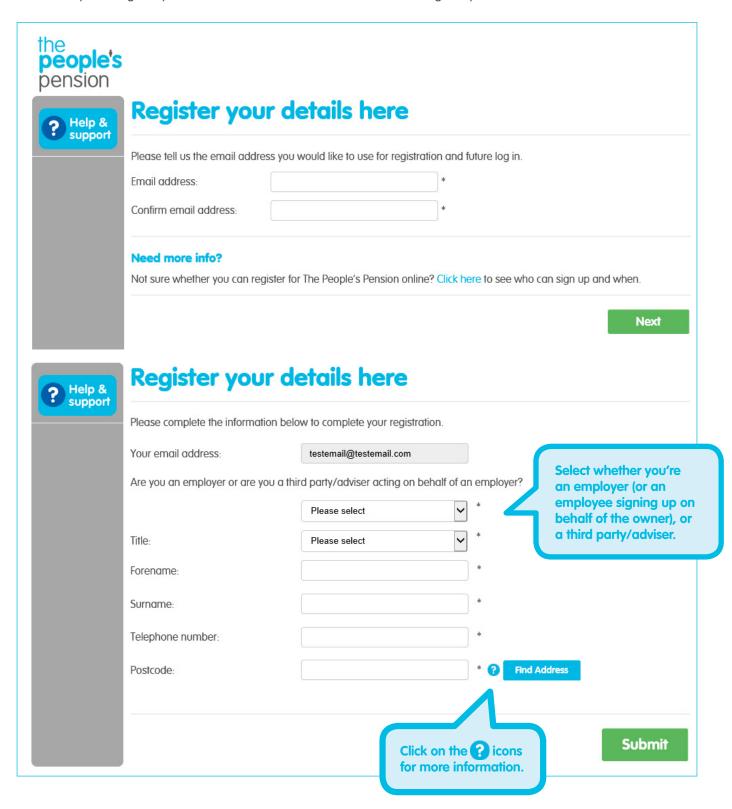






Register your details continued

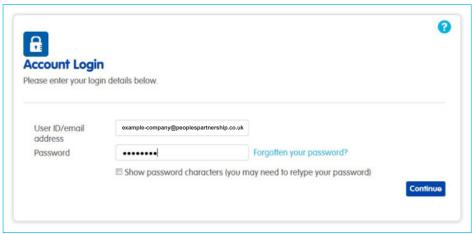
The first step is to register your email address with us. You'll then need to register your details.

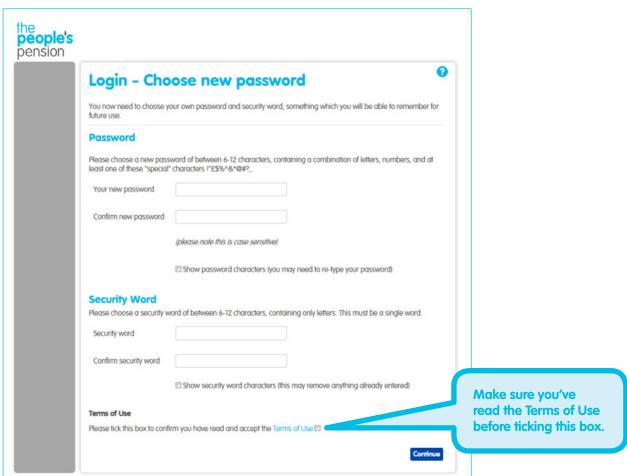


Once you've completed your details and submitted them to us, we'll send you an email with your login details. Then you can click the link in the email to set up an account with The People's Pension.

Set up your account

The link in your email will take you to our login page. Enter your email address and the temporary password we sent you and click 'Continue'.

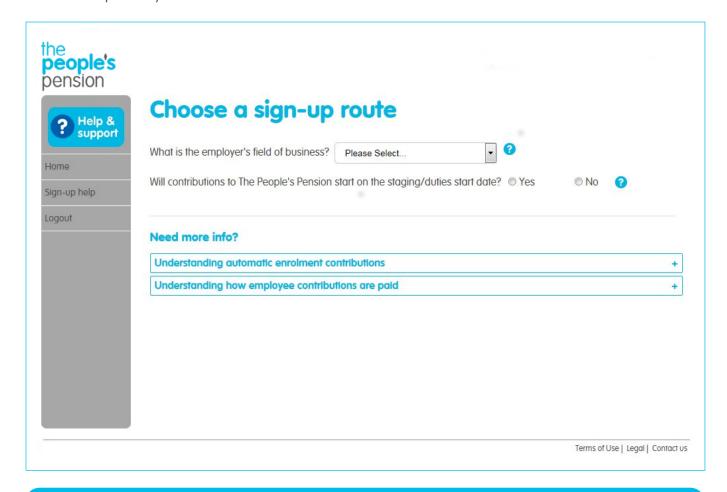




Set up your account continued

After you've entered your new password and security details and read our Terms of Use, click 'Continue'.

We'll ask you some questions about the employer to help us determine if our simplified sign-up route would be an option for you.



If the employer's field of business is in the construction industry we'll ask if they follow the CIJC (Construction Industry Joint Council) Working Rule Agreement. To find out more, please take a look at our guide to operating the Working Rule Agreement at thepeoplespension.co.uk/wp-content/uploads/2016/06/CIJC-Automatic-enrolment.pdf alongside auto-enrolment.

If the employer follows this agreement our Simply Comply sign-up route won't be an option, so we'll direct you straight to our Simply Tailor route.

Choose a sign-up route

Our Simply Comply sign-up route allows us to complete as much of the account set-up as possible. These account settings will comply with the minimum requirements for auto-enrolment.

With our 'Simply Comply' route you're unable to add subsidiary companies.

Features	Simply Comply	Simply Tailor
	We complete as much of the account set-up as possible for you to make it easier to sign up and get started. The account will be set up to comply with the minimum automatic enrolment duties. What we will do for you: Set up the appropriate employer and employee contribution amounts to meet the legal duties. Reduce the information we require to set up the account to the absolute minimum. Email joining information to employees - be prepared to have email addresses for every employee after the staging date. What we cannot do for you: X Delay working out which staff to put into the scheme - this is known as postponement. X Set up a salary sacrifice arrangement, operate a fortnightly, four weekly, lunar or 4-4-5 payroll frequency. X Allow a choice of paying different contribution amounts.	We let you set the account up with a full choice of options, allowing for a tailored solution specific to the employer's requirements. What will I be choosing: I How much will be paid in by the employer and employee. The basis on which payments are made into a people's pension pot qualifying earnings, pensionable earnings, total earnings or something else. Whether to delay working out which staff to put into the pension scheme - this is known as postponement. As many payrolls and payroll frequencies as required. Varying amounts of contributions for different employees. Whether to start contributing befor the staging date.
Offers postponement	No	You choose
How much will be paid into the pension scheme	Legal minimums	You choose
How often are employees paid	Weekly/monthly	You choose
Can include subsidiaries	No	Yes
One-off set-up charge	£500.00 plus VAT (Reduced charge of £300.00 plus VAT when signing up via a financial or business adviser with a reduced charge code.)	
What support do I get?	 ✓ UK-based call centre open 8.30am - 5.30pm Monday to Friday(only). ✓ ASK - online help facility ✓ Resource library on our website full of useful information, downloadable guides, and help videos ✓ Training mode to practice data uploads – available on the employer account once registered 	
Choose your route	Start Simply Comply »	Start Simply Tailor »
	Comply »	railor "

You'll be given the option of our 'Simply Comply' or 'Simply Tailor' sign-up routes and we've outlined the benefits of each route to help you decide.

What we need

We'll ask you for more information about the organisation and its owners to comply with anti-money laundering regulations. The details we request will depend on the company type selected.

→ Public or private limited companies

- Employer name and postcode
- Company registration number

A limited company is registered with Companies House and has a company registration number. They have to submit annual accounts and returns to Companies House.

→ Sole trader

- Employer name and postcode
- Proprietor's name, date of birth and address (including how long they've lived at that address)

A sole trader is a person who owns and controls 100% of a business. There is no distinct separation between the sole trader and the business – the sole trader is personally liable for the debts of the business.

→ Partnership or Limited Liability Partnership

- Employer name and postcode
- Company registration number
- Number of partners
- Whether a partnership agreement exists
- For each partner, their name, date of birth, and address (including how long they've been at the address - we'll need a previous address if this is less than 1 year).
- Number of beneficial owners (that own or control at least a 25% share in the business. If no partnership agreement is in place all partners are seen as equal beneficial owners) and their ownership share.
- Name, address and date of birth for each beneficial owner

A partnership is owned by 2 or more people. If a partnership agreement is in place this will set out the proportion of the business that each partner owns. If no agreement is in place all partners are deemed to have an equal proportion. The partners are personally liable for the debts of the partnership.

A Limited Liability Partnership is registered with Companies House and is required to file annual accounts and returns with them. The members (usually called partners) are separate from the LLP – they're not personally liable for the debts of the LLP

→ Registered charity

- Employer name
- Charity commission registration
- Charity registration number

An organisation which is registered as a charity with the Charity Commission in the UK.

→ Overseas company

- Country
- Business name
- Registered number
- Registered address

A business that's incorporated and registered outside of the UK but employs staff who are working or ordinarily working within the UK.

→ Government or public body

- Employer name
- Registration number
- Employer's email address

This could be a small local parish council or as big as a political party.

→ College or educational establishment

- Employer name and postcode
- Registration number
 An educational establishment could also fall under one of the other company types.

→ Individual

- Individual employer's name
- Employer's address and date of birth

An individual may employ a person or several people, usually to perform a service such as a carer or housekeeper. Such an individual would have registered as an organisation with HM Revenue & Customs (HMRC) and would be deducting tax and National Insurance contributions.

→ Unincorporated association

- Employer name and postcode
- Registration number

An unincorporated association is an organisation set up through an agreement between a group of people who come together for a reason other than to make a profit. For example, a voluntary group or a sports club. Individual members are personally liable for debts of the organisation.

→ Church body/Place of worship

- Employer name
- Company registration number
- Business postcode

What we need continued

→ Trust Company

- Employer name
- Company registration number
- Business postcode

A legal entity that acts as a fiduciary, agent, or trustee on behalf of a person or business for a trust.

→ Community Interest Company (CIC)

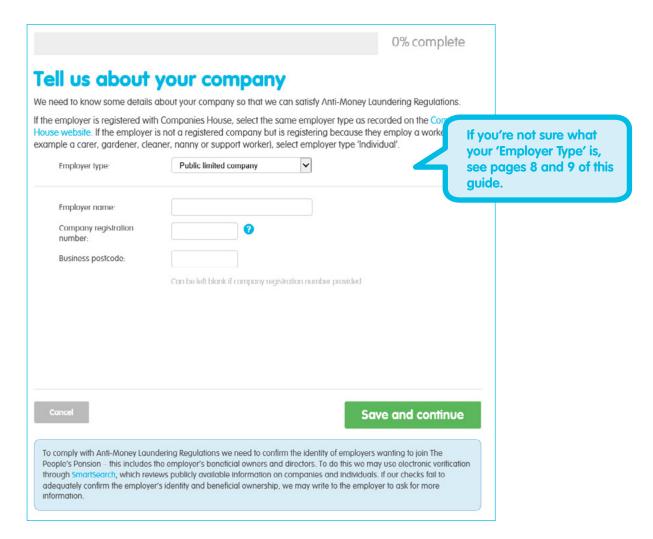
- Employer name
- Company registration number
- Business postcode
- Number of partners
- Whether a partnership agreement exists

A special type of limited company which exists to benefit the community rather than private shareholders.

A limited partnership (LP) exists when two or more partners go into business together, but the limited partners are only liable up to the amount of their investment. An LP is defined as having limited partners and a general partner, which has unlimited liability.

If you're unsure what company type to select you should check with your accountant or business adviser.

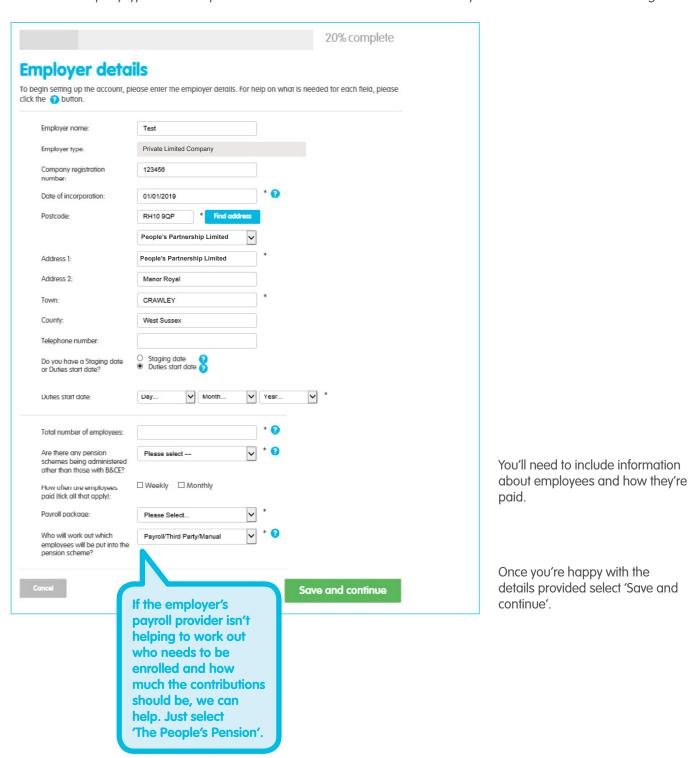
What we need continued



Once you've checked the details you've provided, select 'Save and continue'.

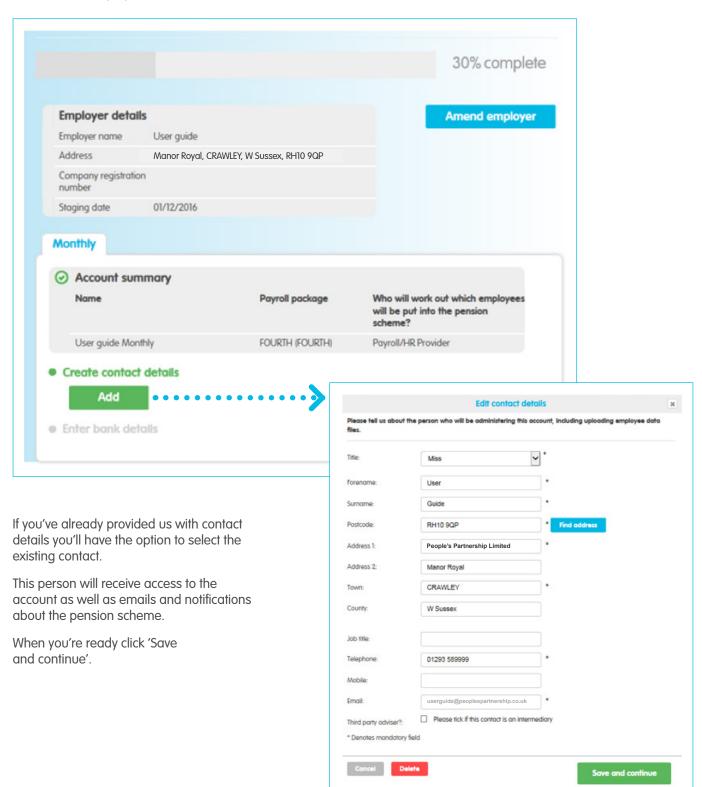
What we need continued

For certain company types we'll carry out a search to find the business and will ask you to confirm we've found the right one.



Adding an administration contact

Once you've entered these details and clicked 'Save and continue', the first stage of setting up the account is complete. We'll then need you to add contact details for the person who will be administering this account – often somebody that works for the employer.

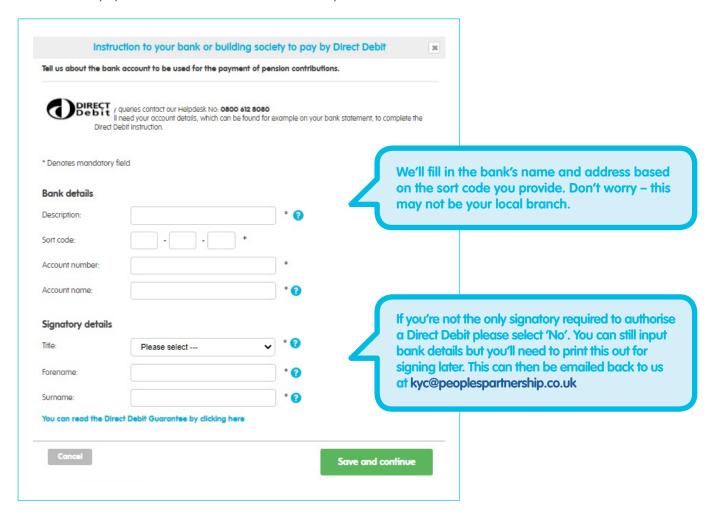


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Adding bank account details

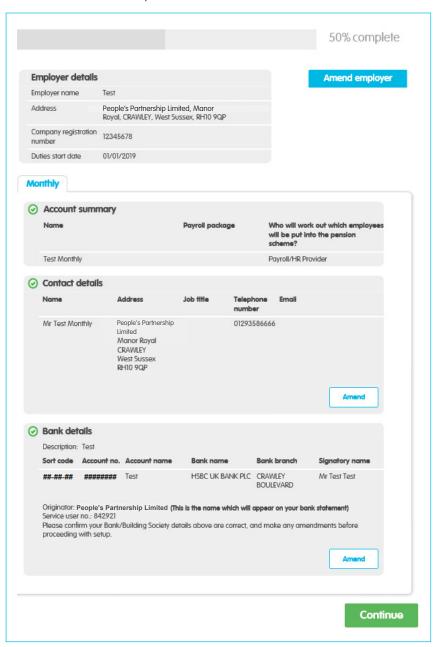
Once you've added contact details we'll ask for some bank details. These details will be used for the payment of contributions to employees' pension pots. The administration contact will have the option to select when they would like to make a payment once the account has been set up.



If you're happy with the details you've entered click 'Save and continue'.

Adding bank account details

You'll come to a summary screen.

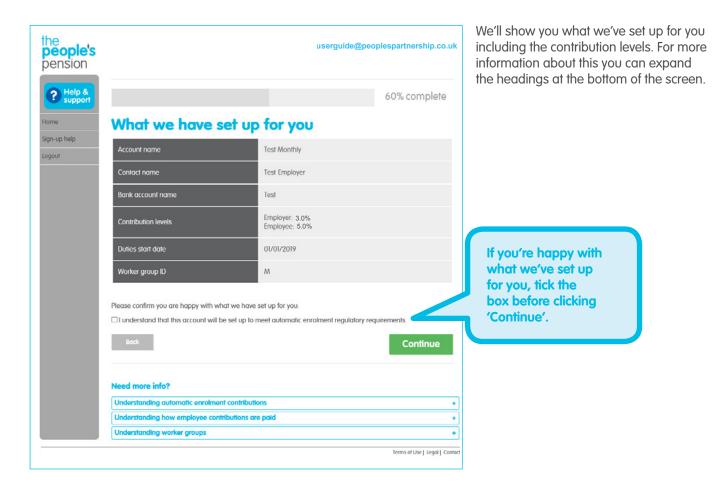


If you're happy with the details click 'Continue'.

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Summary of your account

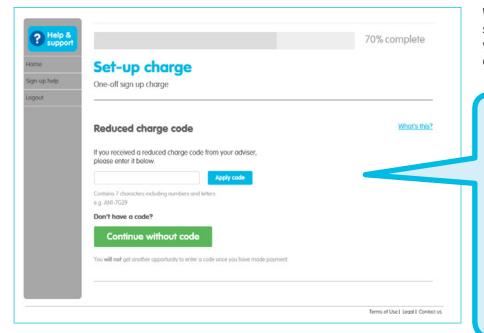


Once you've ticked that you understand and have clicked 'Continue', a message will appear informing you that the details you've entered can't be amended. You'll need to select 'Yes' to continue.

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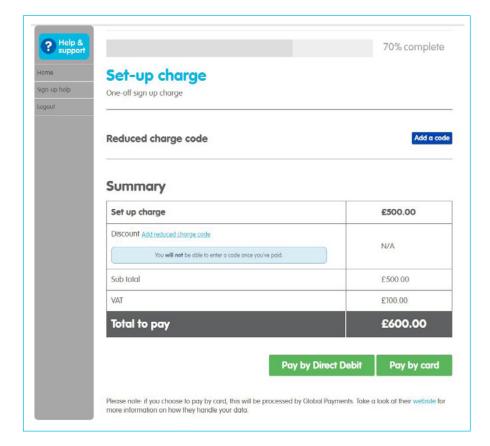
Set-up charge



We'll ask for payment of the one-off set-up charge. This is £500 + VAT, or if you have a reduced charge code you can enter it here.

If you're a financial adviser, federation or business adviser (such as an accountant or bookkeeper):

- 1. log in to the Adviser Centre
- 2. get your reduced charge code
- 3. share it with your clients.

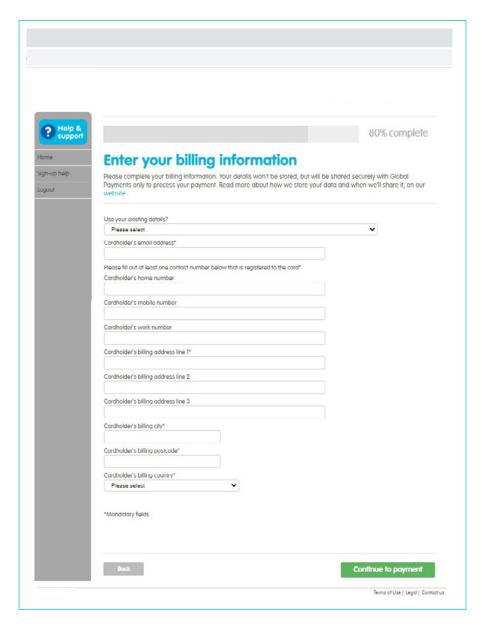


If you choose to pay by Direct Debit, we'll give you the option to select the account details (for the employer's bank account) you've already given us. Payment will be taken on the 12th working day after we've activated the Direct Debit.

You can get a copy of the VAT invoice receipt in the 'Account transactions' section of the Online Account. We'll email a copy to you (and the admin contact you added to the account).

Signing up with The People's Pension Simply Comply sign up route 16

Set-up charge



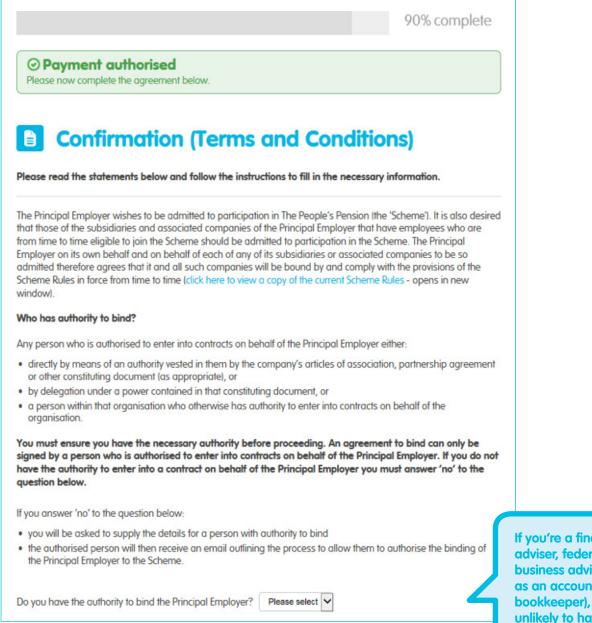
If you choose to pay by card, we'll ask you for some information on who the card is registered to.

Once payment has been authorised, you'll see a message confirming payment has been successful.

Agree to bind the scheme

After payment has been authorised you'll need to read our terms and conditions. We'll ask you to 'bind' the employer to the scheme. This means that you agree to enter into a legal and binding contract with People's Partnership (provider of The People's Pension).

You'll need to ensure you have the appropriate authority to do this before proceeding. We provide some guidance notes on this but if you're still unsure if you have the appropriate authority you should select 'No' from the drop-down list. The person with the appropriate authority will need to bind the scheme before set-up is complete. We'll request this person's details on the next screen and will email them to request that they bind the scheme.

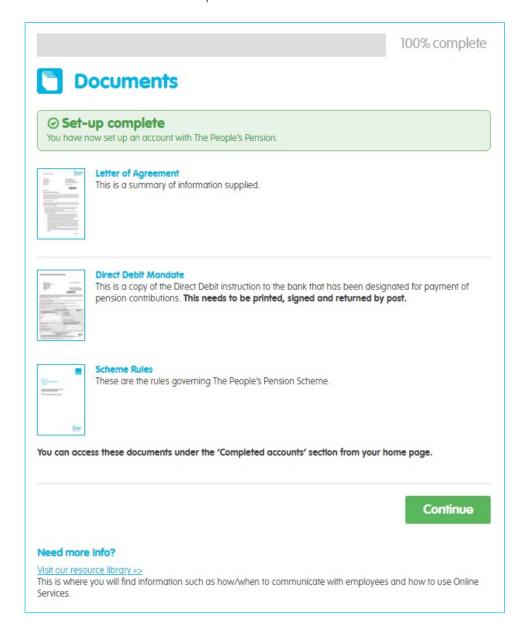


If you do have the authority to bind the employer please select 'Yes' then read the terms carefully before entering your name at the bottom and selecting 'I agree to bind the employer'.

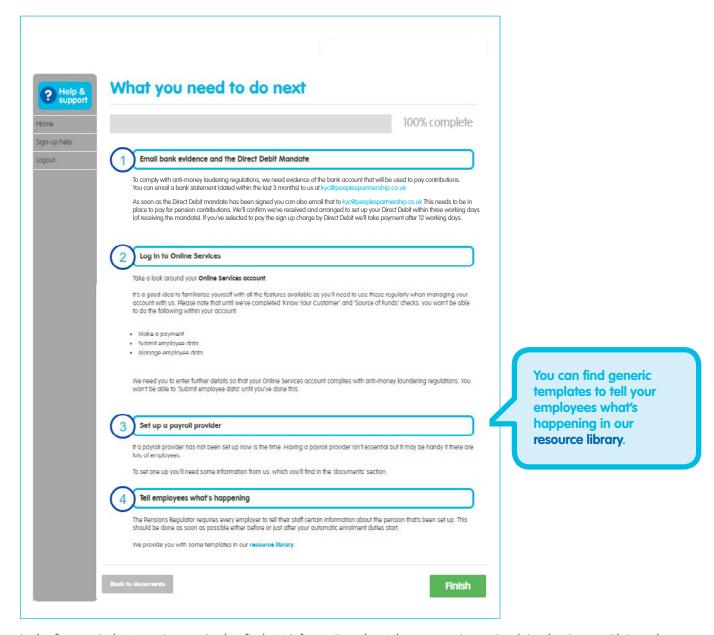
If you're a financial adviser, federation or business adviser (such as an accountant or bookkeeper), you're unlikely to have this authority.

Review the documents

After a few moments we'll produce some documents that you'll need to download. These are also available in the 'Documents' section in your Online Services account. You should click 'Continue' once you've downloaded all documents.



What's next?



In the finance industry we're required to find out information about the companies we're doing business with in order to comply with anti-money laundering regulations. This is known in the finance industry as 'know your customer' and includes finding out about the source of a company's funds.

During the final stage of set-up we'll request evidence of the bank account details being used to pay pension contributions. The bank account name needs to match the name of the organisation that's signed up to The People's Pension. This needs to be a copy of a bank statement dated within the last 3 months. The statement must show your name, account number, sort code and the heading of your bank. It must include all pages and show your current address. We can't accept a document that has pages missing or where information has been obscured (eg transactions blocked out). We can't accept screen shots or printouts of online statements. If you do bank online, you can download a copy of your bank statement as a PDF file and send it to us. If you need help with this, please contact your bank. Please email this to us at kyc@peoplespartnership.co.uk. Though please note that this isn't a secure way to send documents. You can also post them to The People's Pension, Manor Royal, Crawley, RH10 9QP.

Once you've finished setting up the pension scheme it's a good idea to arrange for the admin contact to login and familiarise themselves with the employer's Online Services account. They'll need to use this to submit employee details and make payments.

