

It is essential to get the right advice on your pension

AFTER another occasionally glorious summer, employers could be forgiven for putting a rain check on the impending issue of compulsory workplace pension provision.

When Olympic fever hits in 2012, employers will find themselves in what, for some, may be uncharted territory.

From 2012 the Pensions Act will require all employers to provide a qualifying workplace arrangement for all eligible employees.

Employees will be automatically enrolled into the scheme and employers will have to make a minimum contribution to the pension arrangement.

Clearly, many employers already provide workplace based pensions and, as such, this requirement will not mean such a big upheaval.

However, for those who don't fall into this category there could be a sleepless night or two ahead. The real challenge for all firms will be to determine which

schemes offer the best deal for them and their employees.

Navigating the maze of options successfully is crucial for businesses and, if left to the last minute, is likely to represent a much greater challenge than need be.

The key is to make sure you receive professional advice when making a decision.

Independent Financial Advisers (IFAs) can provide the advice businesses will need to introduce and manage a company pension scheme.

Unlike those tied to particular providers, IFAs can access the widest range of financial products available, providing schemes most tailored to the needs of individual employers and employees.

The best possible advice needs to be impartial, suitable and transparent and only IFAs and Employee Benefit Consultants offer this. Working alongside businesses, IFAs can point employers to

schemes that can provide benefits to their bottom line for years to come.

Workplace based pension schemes should be seen by employers as an opportunity.

Businesses able to demonstrate their involvement in successful schemes are likely to see a huge benefit in recruiting and retaining staff.

IFAs can review existing arrangements, recommend the best course of action and provide options on how your business and staff want to pay for the advice. Putting pensions in place before 2012 should not require a sprint finish, nor should the process be a marathon of unnecessary delays.

Therefore, it is important that businesses receive the best possible advice from someone who has searched the market and whose interest lies in making the best decision for their clients.

● **For more information visit**
www.aifa.net

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