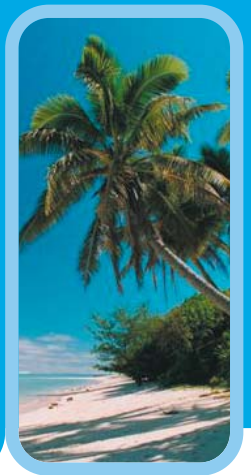


listening, understanding, advising



## Group Personal Pensions

Old Mill Pensions Consultancy has run the administration and accounts for pension schemes for over 25 years and now looks after the interests of over 250 self-invested arrangements. Through our years of experience we are able to offer our pension scheme clients technical advice as well as a highly efficient and personal service.

Our strength lies in our integrated service of accountants, financial advisers and pension managers who are able to advise on areas such as investment strategy, tax, retirement options and protection planning. We are committed to providing employers and employees with the best possible advice, service and support.

Many significant new laws contained in the Pensions Act 2008 are due to come into force in 2012 and these will place new responsibilities on employers. Some employers will find these new responsibilities extremely onerous – this is where Old Mill can help.

Our dedicated team can help you choose and run the best possible pension scheme for your employees. Our services are detailed below.

- We carry out surgeries and presentations for new and existing members
- We recommend appropriate investment funds, with the asset mix reflecting the right level of risk and return for the individual member. Factors that determine this mix will include the age and level of risk aversion of the member as well as the length of time until retirement.
- We attend regular review meetings

- We invite new members to join your scheme and plan and process their applications
- We process the collection of monthly contributions
- We deal with the general day-to-day administration of the scheme
- We provide assistance when staff leave your scheme
- We maintain computer records for members
- We arrange online access to scheme information for both the employer and the employee
- We process retirement benefits for members
- We provide full scheme information to the employer on an annual basis or more frequently if requested
- We provide advice when there are changes in legislation or HMRC practices
- We provide information and advice to members relating to membership of the scheme

We also have the expertise to provide a number of other services. These services may be charged for separately, but will always be quoted in advance before any work is undertaken. They include:

- The self-invested pension service
- Pensions consultancy including specialist advice for purchasing business premises
- Group life schemes, group income protection schemes and private medical insurance schemes