



Lifetime Essentials.

Ready-made, cost-effective communication solutions.



Employee engagement starts here.

If you're looking for effective pension communications that also offer great value for money, our Lifetime Essentials are an ideal solution. Created by our team of pension and communication experts, this range of ready-made pension campaigns make it easier to achieve your employee engagement goals – especially when time and budget are limited.

Lifetime Essentials offer:

- a choice of campaigns, with more on the way
- fully drafted copy which can be easily tailored e.g. pension scheme name
- flexible design allowing alignment to your brand identity
- minimal administration
- good return on your investment

We also have a choice of ready to go modellers and calculators to help bring retirement planning to life for employees.

We want to help people feel different about work.

This brochure gives you a quick overview of our Lifetime Essentials range. If you'd like to find out more, please get in touch with Karen Bolan - Director, Gallagher Retirement Communications.

✉ Karen_Bolan@ajg.com

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Change communications

Ensuring employees are fully informed about changes to their pension scheme helps build trust and confidence. Our change campaigns are carefully designed to help your organisation control the narrative and communicate in a way that resonates with your audience.

Contents:

1. Guaranteed Minimum Pension (GMP)
2. Buy-ins



1. Guaranteed Minimum Pension (GMP)

Has your scheme been checking its employee records to make sure they have the correct GMP? We've created this campaign to help you clearly explain the process and communicate how it affects your employees.

Core narrative

- Explain GMP in simple terms
- Outline the scheme's approach to GMP
- Clearly explain how this approach may, or may not, affect them

Choose your preferred channels:





2. Buy-ins

When the Trustee has chosen to purchase a Bulk Annuity policy, employees need to be informed. We know it's a challenging subject to explain. This campaign simplifies the key information and covers the reasoning behind the decision.

Core narrative

- Clearly explain how this may or may not affect employees
- Highlight the positive message of a buy-in
- Retain the trust and transparency of the company and scheme
- Provide reassurance throughout

Bespoke option: buy-out

Our Lifetime Essentials range requires minimal input from you. However, if you're communicating a buy-out, this is more complex, so we haven't included it within our Lifetime Essentials range. If you're looking to communicate a buy-out, we'd be happy to provide a quote.

Choose your preferred channels:



EMAIL



LETTER



FLYER



FAQs

Moving online

A digital-first approach offers the best opportunity to increase employee engagement. Moving online not only enables schemes to deliver a more personalised experience, it also reduces administration costs and lowers the environmental impact of your communications.

Contents:

Email collection



Email collection

Want to get more members accessing information online? This campaign will encourage your employees to register their email address so that you can communicate with them digitally in the future.

The benefits to this are:

- You can get valuable insights into the effectiveness of your communications through email analytics;
- You're significantly reducing the impact of your communications on the environment.

Members can either register their email address on an existing platform, such as the administration portal or we can provide an email collection tool as a 'bolt on'.

Core narrative

- Promote the benefits of going online
- Drives employees to register their email address

Choose your preferred channels:



POSTCARD



LETTER



BOLT ON



Engagement campaigns

Throughout an employee's journey to retirement, key campaigns can help them engage more effectively with their pension. Ideally each campaign should be tracked and measured to evaluate its success.

Campaign topics:

1. Scam warning
2. Expression of Wish
3. Member Nominated Director (MND) selection



Help look after the ones you leave behind.

While no one likes to think about what happens after they die, it's important to give some thought to the people and causes you'll leave behind. This is because we want to make sure the right people get your death benefits.

Tell us who should get your death benefits.

When you do a complete Expression of Wish form through our online tool, you can name an individual, a group of people, a good cause or any other beneficiary. You can also change your choices at any time if your circumstances change. If you become a parent or get divorced, the Trustee will use your Expression of Wish form to determine who receives any money when you die, but they will also take into account any changes you make.

With the peace of mind that comes from knowing that your money will go to the people who matter to you, we'll do the right thing as quickly as possible.



Complete your Expression of Wish form at [pension.com/express](#)



1. Scam warning

Pension scams are on the rise in the UK, so it's important you make employees aware of the dangers. Avoiding unnecessary scare tactics, this educational campaign helps an employee spot a scam and what to do if they're approached by a fraudster.

Core narrative

- How to avoid pension scams
- Warning signs
- What to do if you suspect a scam
- Appropriate calls to action

Choose your preferred channels:



EMAIL



POSTCARD



ARTICLE



FLYER



POSTER

2. Expression of Wish

While no one likes to think about what happens after they die, it's important employees tell their scheme who they want to receive any benefits in the event of their death. This campaign deals with this subject sensitively and offers clear direction on how to nominate beneficiaries.

Core narrative

- Worded sensitively and empathetically
- Highlights key calls to action, and directs to your expression of wish form
- Tailored to match your process and scheme rules

Choose your preferred channels:



EMAIL



POSTCARD



ARTICLE

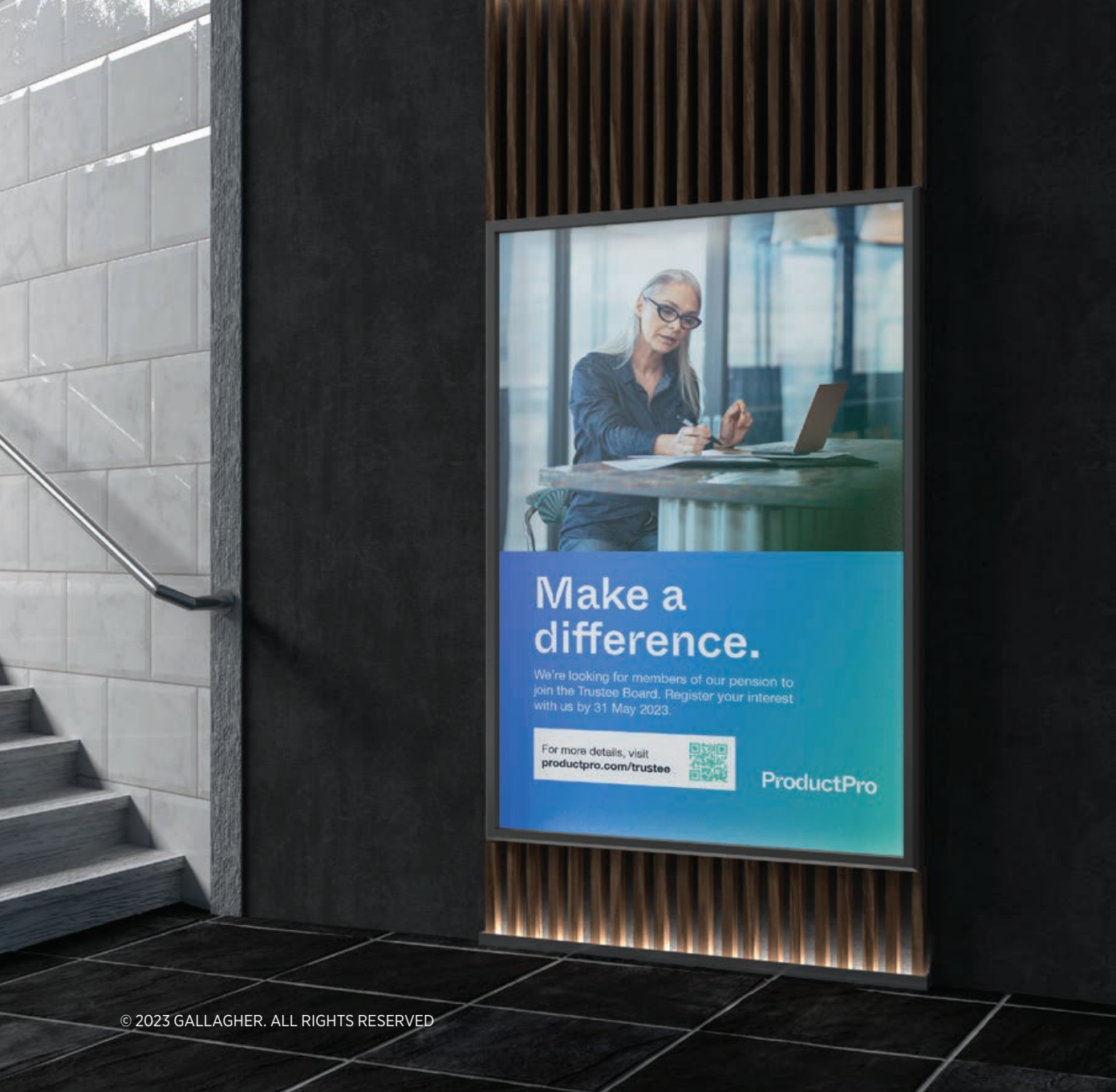


FLYER



POSTER





3. Member Nominated Director (MND) selection

When your scheme wants to attract a new MND to its Trustee Board, making the selection process easy for employees to understand is key. This campaign is designed to inspire potential candidates to consider taking on the role, and explains what it involves and the application procedure.

Core narrative

- Explains what an MND does
- Gives an overview of roles and responsibilities
- Details application and selection process

Bespoke option

Want to take your selection campaign to the next level? Get in touch, and we can discuss a quote for bespoke options. This could include:

- Trustee profiles or views from the Board
- Adding the option for us to receive, count and return the responses (whether part of a selection or an election)

Choose your preferred channels:



EMAIL

POSTCARD

FLYER

ARTICLE

POSTER

Personalised statements

Nothing helps your employees to understand their pension, benefits and rewards more than seeing something that's personalised to them. Give your employees a clear picture of the value your benefits offer them, in a simple and digestible way.

Contents:

Total Reward Statement (TRS)



Total Reward Statement (TRS)

It's easy to lose track of how much you invest in each and every employee. So why would your employees know just how much you value them? By offering a TRS, you can show a breakdown of your full range of benefits, and provide a total figure for people to relate to.

There are also opportunities to remind employees of how they can improve their work-life balance, and highlight free and discounted benefits such as parking or Cycle2Work schemes. But more importantly, this is a great way of telling your employees how much you value them as people.

Want to take your TRS to the next level? Find our Digital TRS in the Lifetime Tools section of this document.

Core narrative

- Shows a breakdown of financial rewards, including a total figure
- Highlights key company goals and principles
- Reminds employees of added extras they may not see as a benefit or know exists
- Helps to frame their everyday benefits as part of an overall package

Choose your preferred channels:



BOOKLET



FLYER



DIGITAL



Lifetime Tools

Our customisable financial decision-making tools help bring retirement planning alive for employees. With the development work already done, these 'ready to go' solutions are available individually, as a package or as an entire suite.

Our Lifetime Tools include:

1. Hitting the Target
2. Small Change, Big Savings
3. Cost of Delay
4. Working Pattern Calculator
5. DC Modeller
6. Digital Total Reward Statement (TRS)

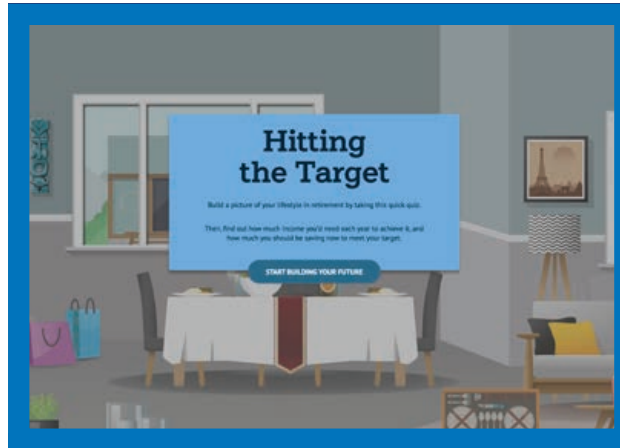


Lifetime Tools

The employee journey

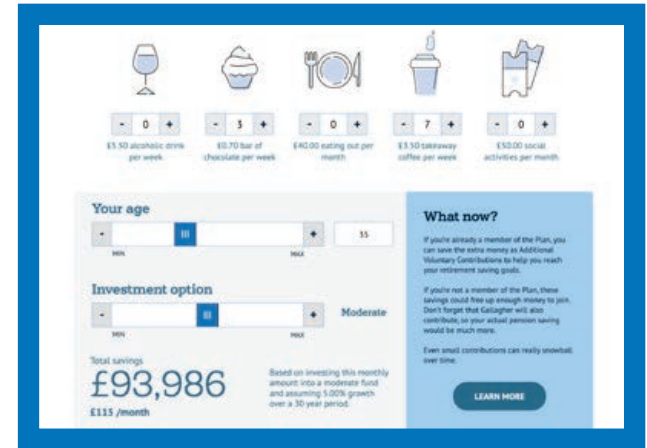
Our Lifetime Tools are available individually, as a package or an entire suite. Whichever option suits your needs, they can each be tailored specifically to your brand.

Let's look at how our Lifetime Tools can be used together to guide employees through their journey to retirement and the different stages of their lives.



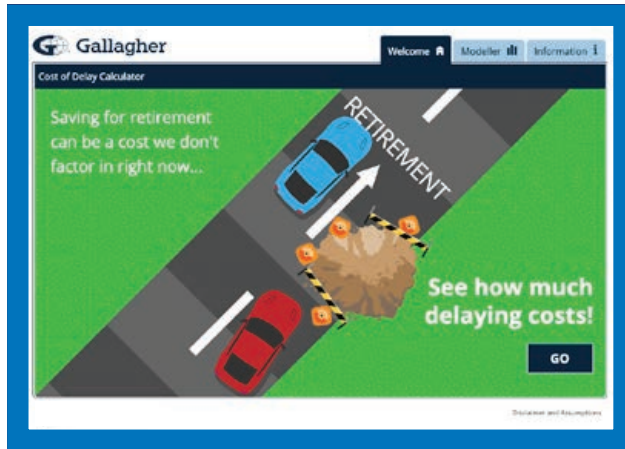
1. Hitting the Target

Based on the Pension and Lifetime Savings Association (PLSAs) Retirement Living Standards, this tool enables employees to build a picture of how their lifestyle will look at retirement and how much they will need to save to hit their target.



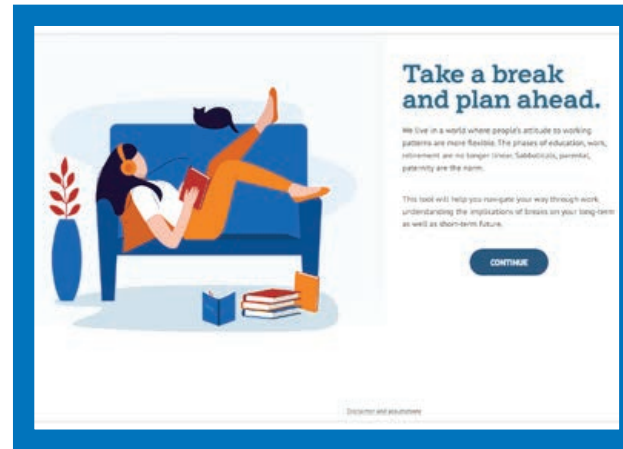
2. Small Change, Big Savings

This calculator proves how making small changes today can make a big difference to your retirement income. This can help your employees appreciate the value of saving.



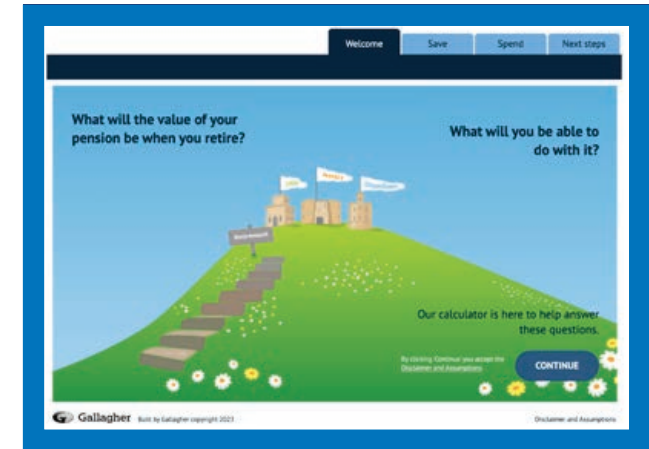
3. Cost of Delay

This tool shows employees how much they could miss out on in retirement if they were to delay saving for their retirement.



4. Working Pattern Calculator

This calculator allows employees to see the impact that career breaks and reducing their hours can have on their retirement income. This helps them to navigate their way through any working pattern changes without jeopardising their retirement. Every year counts!



5. DC Modeller

Plan, build, spend. Providing a high level of detail, the DC Modeller lets employees see what the value of their pension pot could be in the future and what they can do with their savings at retirement.

6. Digital Total Reward Statement (TRS)

Show your employees all of the benefits of working at your organisation in one place. Our online TRS gives a breakdown of your full range of benefits, and provides a total figure for people to relate to. You can also highlight some of the added extras which make your company special!





Format and channel options

Based on our experience, we recommend formats and channels for each Lifetime Essentials campaign which are the most effective. To help you decide which of these are right for your employees, or whether you want to add more communication solutions to your campaign, here's a rationale for each option to help you decide:

Solution	Benefits
Email	Easily personalised, instantly sent and measured to track effectiveness.
Letter	Secure and familiar channel, easily personalised and accessible for the widest audience.
Postcard	An effective way to communicate simple messages and calls to action.
Newsletter	A consistent communication, sent on a regular basis. Should be used for a breadth of information, not depth.
Article	Highly flexible - you can add this to a printed communication, online document or website to get a specific message across at the right time.
FAQs	Even the best communications can leave your employees with questions. Get ahead of the curve and reduce queries with Frequently Asked Questions.
Poster Digital or Print	Grab people's attention with simple messages and calls to action. Can be placed around your workplace or added to websites and social media channels.
Flyer	Drives awareness through shortform messaging. Highly effective when 'time to read' is limited.
Lifetime Tools	Our customisable financial decision-making tools help bring retirement planning alive. With the development work already done, these 'ready to go' solutions are available individually, as a package or as an entire suite.

Our simple process:

1. Choose a campaign

Once you've made your selection(s) or if you have any questions or bespoke requirements, email Karen_Bolan@ajg.com

2. Review the Statement of Work (SOW)

Karen will supply a SOW (a list of all deliverables you've asked for with costs and deadlines) which must be approved, signed and returned to us before the project(s) can start.

3. Supply a Purchase Order (PO)

Once the signed SOW has been received, we'll need you to give us a PO number so we can generate and send you an invoice.

4. Meet the team

You'll be assigned a member of our Client Services team to ensure the customisation and transfer of the campaign runs smoothly.

5. Delivery

Your campaign will be delivered via your preferred online platform and in the formats agreed in the SOW.

Stay in touch

Employee engagement doesn't start and end with a communication. We're here to support you, whether it's not the right time for a new campaign right now, or you want to measure your campaign's success.

Get in touch for all your communication needs. This brochure details only part of our communications capability. We can help you ensure that your communications always achieve the objectives you want.

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