



INSURANCE AND FINANCIAL SOLUTIONS SINCE 1932

# EMPLOYEE BENEFITS

Adaptable solutions



Helping you recruit, reward and retain quality staff

**SMARTBROKING**™

# BRUNSDON

**Brunsdon is a long-established, totally impartial employee benefits consultancy and financial services intermediary.**

We specialise in the design, procurement, implementation and administration of quality, value-added corporate benefit solutions.

As a 100% independent company, we are not tied to any product providers and have no external shareholders to influence sales. We are however highly respected within the industry and have forged powerful relationships with all the major life and pension companies. We are in fact a preferred adviser to key suppliers. This gives us a platform from which we can negotiate advantageous terms for our customers.

Our high retention client base has developed mainly through recommendation and we partner all types and sizes of enterprises, from SMEs to PLCs. Our scalable infrastructure is designed to allow us to grow in line with our clients' expanding requirements.

Brunsdon's team of employee benefits consultants are amongst the most experienced and qualified in the business and are totally in-tune with our company principles of integrity, value and service. Their focus is to deliver high-end, value-for-money products and an holistic approach to assist and reinforce companies in their quest to enhance the employment experience and become employers of choice.

# LIFESTYLE-RELEVANT BENEFITS

**Today's employees appreciate flexibility in all aspects of their working lives.**

With lifestyles becoming even more demanding, staff are increasingly looking to their employers to help them achieve that all-important work-life balance.

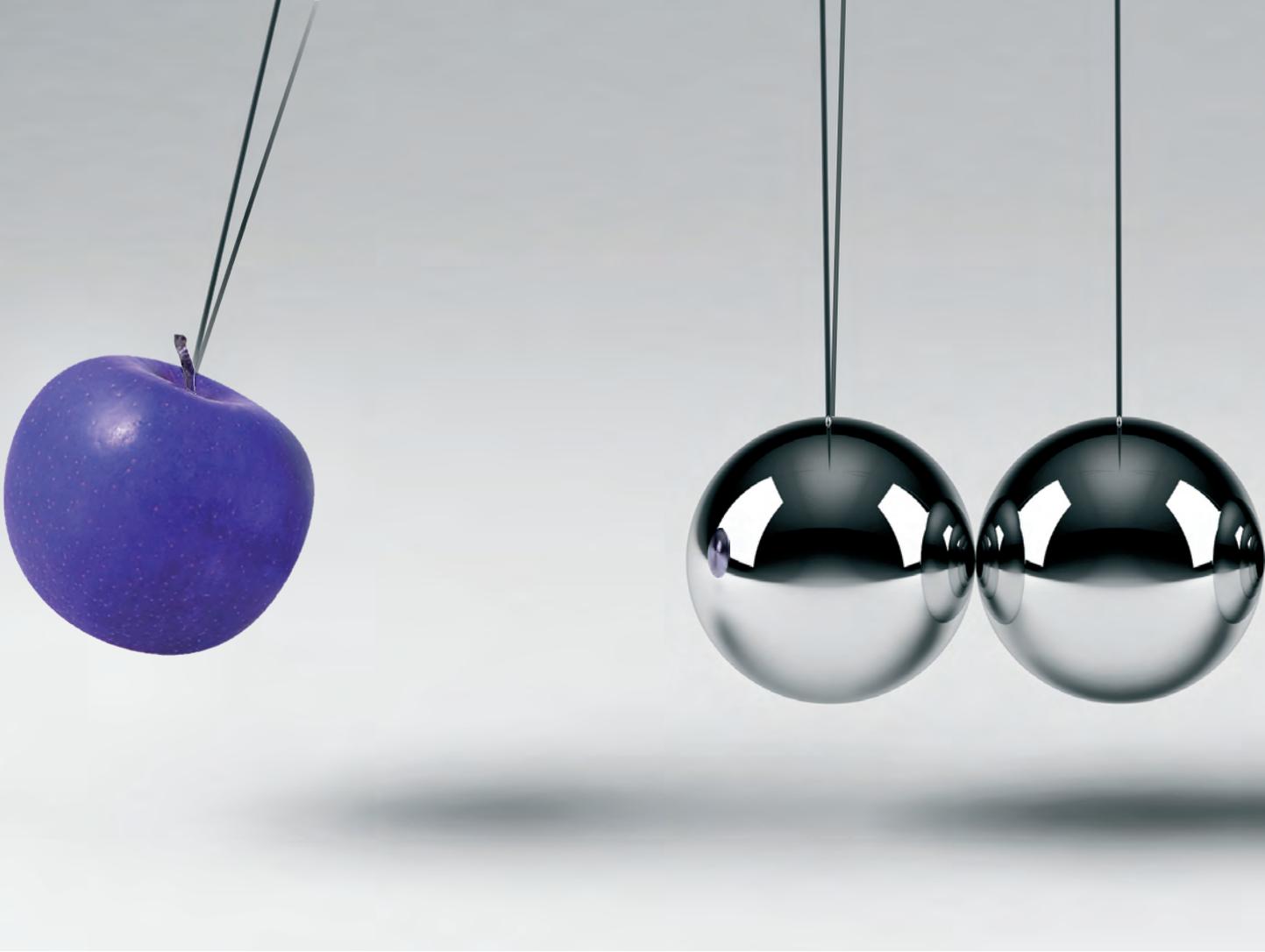
As an employer, you will need to ensure that your reward scheme matches the changing requirements of your staff and that they receive the necessary workplace financial education to be able to appreciate your investment and derive the most benefit from it.

Our tried and tested Employee Benefits Process addresses every facet of the employer-employee relationship. It can be precisely engineered to harmonise your business objectives and budget with your employees' preferences, from basic core benefits to a fully flexible approach, affording staff the choice to select those benefits that best suit them.

We offer modular solutions which can incorporate:

- **Pension consulting**  
Design, investment, forecasting and consolidation (including legacy schemes and private pensions)
- **Health and Risk benefits consulting**  
Group Private Medical and Permanent Health Insurances, Death in Service, Key Person and Business Protection
- **Scheme administration and HR support**  
Back-office and on-line platforms
- **Wealth Management consulting**  
Specialist one-to-one advice for individuals, directors and CEOs, plus personal and corporate investment
- **Roadshows and seminars**  
Employee communication and retirement counselling





# EMPLOYEE BENEFITS PROCESS

**Our well-proven Employee Benefits Process has been designed to achieve the best possible outcome for you and your employees.**

## **Analysis and Reporting**

From the initial, free meeting, our principal Benefits Consultants will begin to gain a global appreciation of your business strategy and aspirations. We'll identify the dangers you face, the opportunities presented to you and your strengths.

Our subsequent report will include:

- Advice on the suitability or otherwise of your scheme measured against present and proposed regulation
- Full market testing to establish the levels of performance and value for money of existing benefits
- Analysis of the costs and service standards of your third-party providers
- Our opinion of your current employee communication programme and level of benefits take-up

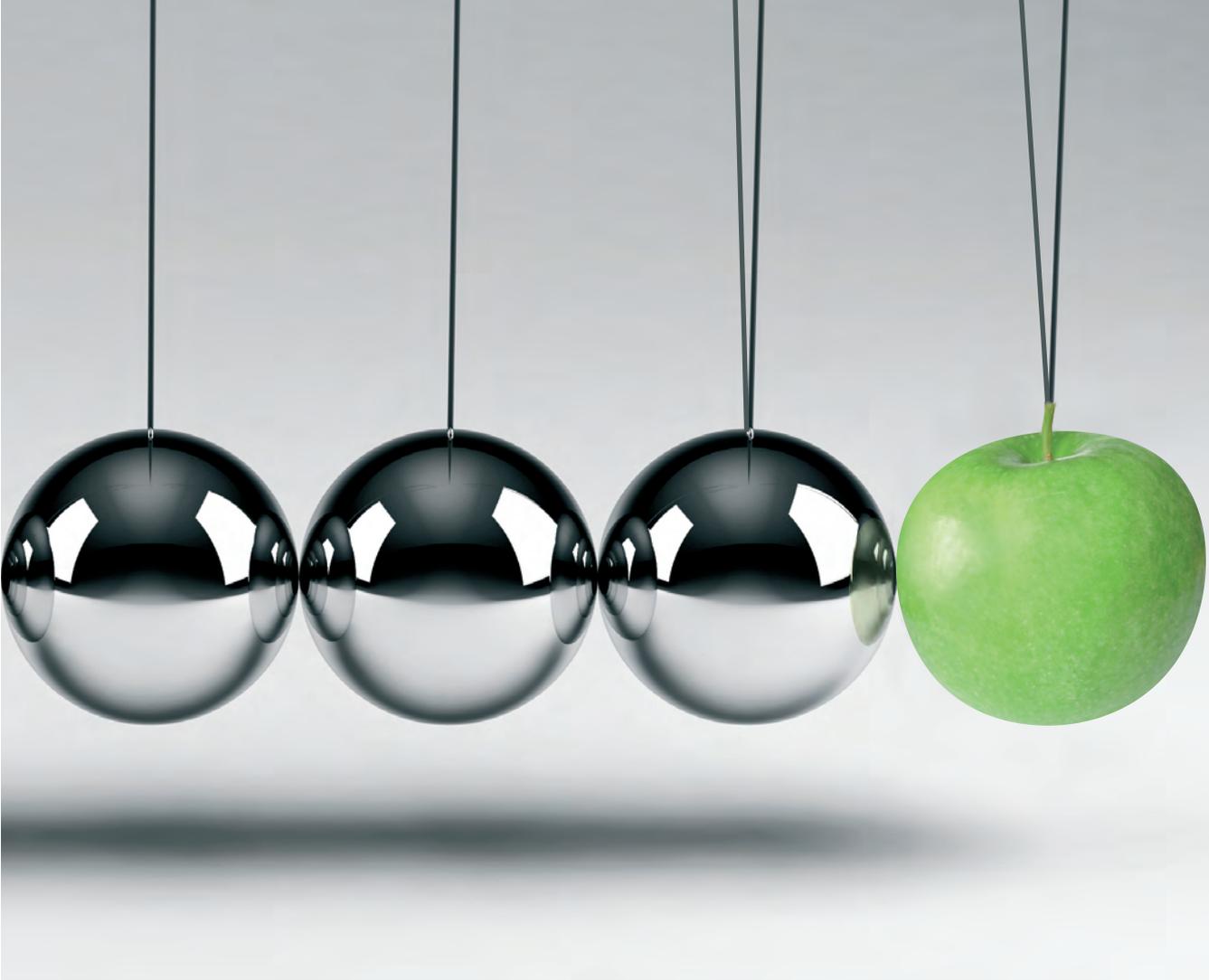
- Recommendations to enhance your employee benefits scheme performance, appeal and return on investment
- A project plan for implementation

## **Implementation and Communication**

Having agreed the service levels for your company, our dedicated administration team will simplify the setting up and running of basic or sophisticated benefits schemes, minimising the impact on your HR professionals.

A carefully coordinated communication programme will ensure your employees are kept fully informed at all times.

And we enjoy strategic partnerships with industry-leading total reward management providers for online HR and employee communication systems, if this option forms part of your business plan going forward.



We will:

- Project-manage the installation of new benefits packages
- Liaise with service providers
- Arrange employee presentations and workplace financial education
- Prepare co-branded information literature
- Provide one-to-one meetings / phone calls with individual employees
- Undertake multi-centre visits

#### **On-going Servicing**

Unlike many financial services companies, on-going advice is very much part of our service proposition. It is key to the continued effectiveness of your employee benefits scheme in terms of loyalty, education and appreciation.

We will also wish to keep you informed of changes in the marketplace and regulatory environment.

We undertake to:

- Offer qualified financial advice to every employee and director, including advice on savings and investments, inheritance tax issues and school fees planning
- Market test all benefits for optimum performance and value on a regular basis
- Keep you updated with e-bulletin newsletters



# EMPLOYEE ENGAGEMENT

**A pension scheme will almost certainly be a key, core benefit within your benefits package and staff 'buy in' is an important part in its success.**

We fully endorse the Pension Regulator's views on engaging with employees in Defined Contribution schemes and as part of our service proposition we offer an adaptable approach which can be tailored to suit your company's needs.

We will:

- Meet with current and potential members in the workplace to demonstrate how the scheme works and its benefits
- Fully explain fund choices
- Provide personalised illustrations of potential fund value at retirement
- Provide personalised breakdown of contributions and Salary Exchange arrangements
- Undertake assessments and consolidation of previous employers' pension plans
- Complete new joiner forms, provide starter packs and dedicated help line

# ADDED-VALUE SERVICES

As an insurance and financial services intermediary, we are able to provide many invaluable additional services

- Specialist advice for individuals and directors at all levels
- Brunsdon Portfolio Management - the complete financial planning service
- Comprehensive individual pension forecasting and consolidation of historic pensions
- Advice and recommendations regarding impending pension legislation
- Full range of personal and commercial insurances

# WHAT OUR CLIENTS SAY



**Brunsdon has been providing employee benefits solutions to Tribal Group plc for well over 6 years.**

In that time, Brunsdon has invested considerable time and resource in getting to know our business story and people strategy.

I am always struck by the unrelenting focus on customer quality and delivery from the senior Brunsdon personnel who travel the breadth of the UK to meet Tribal's staff.

This individual service is unmatched by any other financial services firm I have encountered.



*Keith Evans*  
CEO  
Tribal Group plc

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