

Signing up with People's Pension

Simply Tailor sign-up route

This guide is designed to help you sign up with 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 Tailor route. Simply Tailor is our bespoke sign-up route designed to give the employer total control and flexibility. It may take a little longer to set up but allows different options that may best suit the employer's needs.

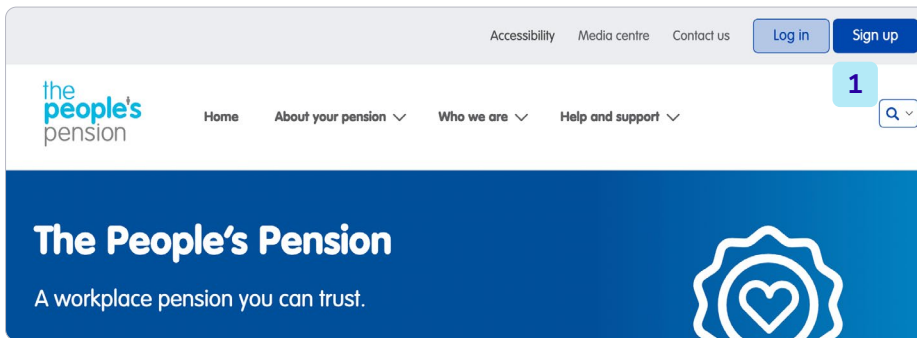


Contents

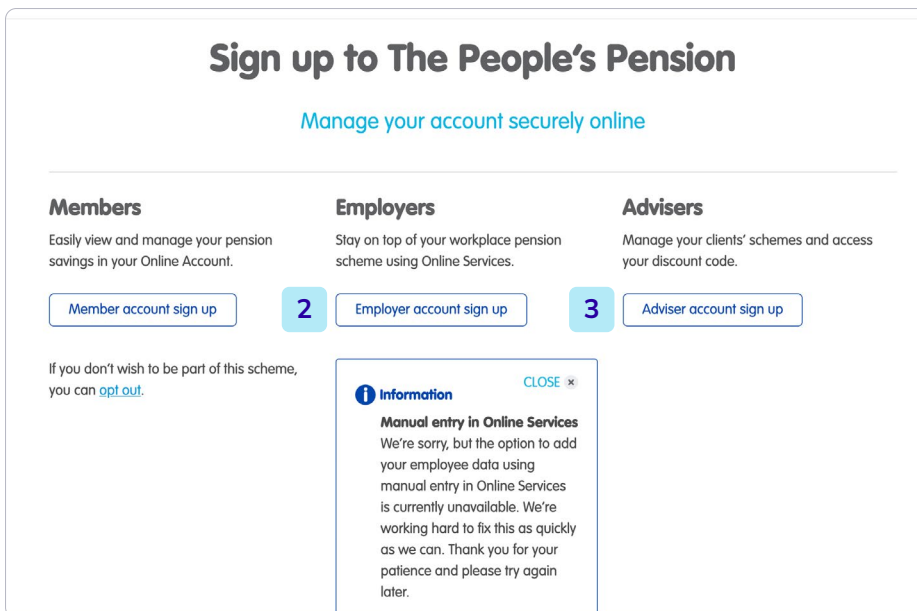
Register your details	3
Set up your account	4
Choose a sign-up route	6
What we need	7
Creating an admin account	10
Adding an administration contact	11
Adding bank account details	12
Contribution details – add worker groups	13
Contribution details – add more worker groups, payrolls and subsidiary employers	14
Set-up charge	15
Agree to bind the scheme	17
Review the documents	18
What's next?	19

Register your details

Visit our website peoplespension.co.uk to sign up with us.

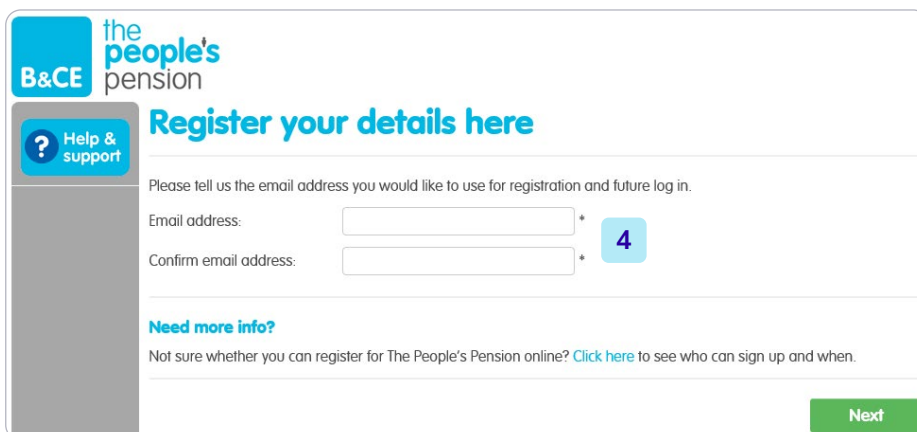


1 Click 'Sign up' in the top right corner.



2 If you're an employer, click 'Employer account sign up'.

3 If you're a business or financial adviser register through our Adviser Centre first – you can save your clients money!



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

Register your details here

Please complete the information below to complete your registration.

Your email address:

Are you an employer or are you a third party/adviser acting on behalf of an employer? **5** *

Title: *

Forename:

Surname:

Telephone number:

Postcode:

5 Select whether you're an employer (or an employee signing up on behalf of the owner), or a third party/adviser.

Click the icon for more information.

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 People's Pension.

Set up your account

The link in your email will take you to our login page.

Account Login

Please enter your login details below.

User ID/email address:

Password: [Forgotten your password?](#)

Show password characters (you may need to retype your password)

1

1 Enter your email address and the temporary password we sent you and click 'Continue'.

B&CE the people's pension

Login - Choose new password

You now need to choose your own password and security word, something which you will be able to remember for future use.

Password

Please choose a new password of between 6-12 characters, containing a combination of letters, numbers, and at least one of these "special" characters !"\$%&*'@#?.,

Your new password

Confirm new password

(please note this is case sensitive)

Show password characters (you may need to re-type your password)

Security Word

Please choose a security word of between 6-12 characters, containing only letters. This must be a single word.

Security word

Confirm security word

Show security word characters (this may remove anything already entered)

Terms of Use

Please tick this box to confirm you have read and accept the Terms of Use **2**

3

2 Make sure you've read the Terms of Use before ticking this box.

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

B&CE the people's pension

Choose a sign-up route

What is the employer's field of business? **4**

Will contributions to The People's Pension start on the staging/duties start date? Yes No **5**

Need more info?

[Understanding automatic enrolment contributions](#) +

[Understanding how employee contributions are paid](#) +

B&CE website Terms of Use | Legal | Contact us

4 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 peoplespension.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

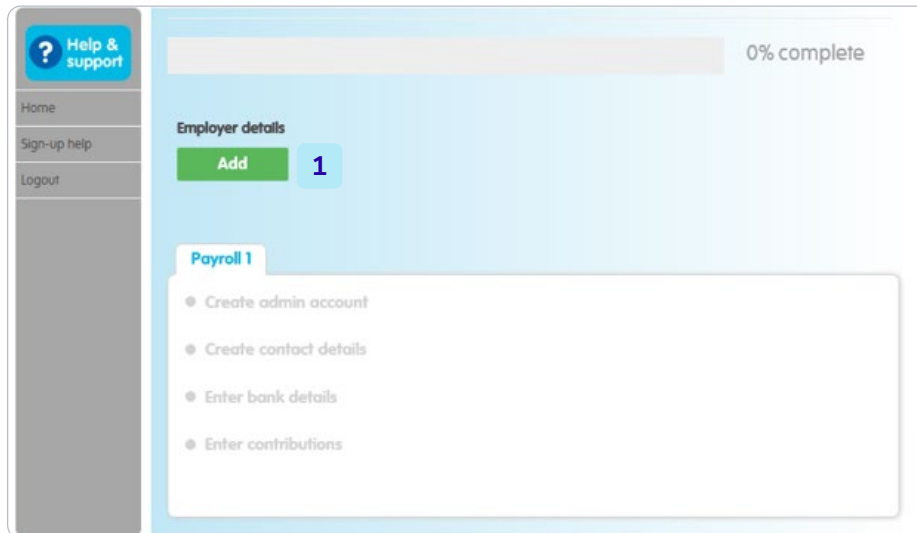
Our Simply Tailor sign-up route is designed to give the employer total control and flexibility. It may take a little longer to set up but allows different options that best suit the employer's needs.

Comparison of features		1
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. More...	We let you set the account up with a full choice of options, allowing for a tailored solution specific to the employer's requirements. More...
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 (Free of charge when signing up via a business or financial adviser with a reduced charge code.)	
What support do I get?	<ul style="list-style-type: none"> ✓ 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 » £500 plus VAT*	Start Simply Tailor » £500 plus VAT*
Free of charge when signing up via a business or financial adviser with a reduced charge code.		

1 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.



- 1 To begin entering the employer's details, click 'Add' beneath Employer details.

Tell us about your company

We need to know some details about your company so that we can satisfy Anti-Money Laundering Regulations.

If the employer is registered with Companies House, select the same employer type as recorded on the [Companies House website](#). If the employer is not a registered company but is registering because they employ a worker (for example a carer, gardener, cleaner, nanny or support worker), select employer type 'Individual'.

Employer type: 3

Employer name:

Company registration number: ?

Business postcode:

Can be left blank if company registration number provided

4

To comply with Anti-Money Laundering Regulations we need to confirm the identity of employers wanting to join The People's Pension – this includes the employer's beneficial owners and directors. To do this we may use electronic verification through [SmartSearch](#), which reviews publicly available information on companies and individuals. If our checks fail to adequately confirm the employer's identity and beneficial ownership, we may write to the employer to ask for more information.

- 3 If you're not sure what your 'Employer Type' is, see page 9 of this guide.
- 4 Once you've checked the details you've provided, select 'Save and continue'.

Principal employer details

To begin setting up the account, please enter the details for the Principal Employer. This employer will have the legally binding agreement with The People's Pension.

Have more than one employer? [Find out more](#)

Employer name:

Employer type: Public Limited Company

Company registration number: ?

Date of incorporation: * ?

Postcode: * Find address

Address 1: *

Address 2:

Town: *

County:

Telephone number:

Do you have a Staging date or Duties start date? Staging date ? Duties start date ?

Duties start date: *

Total number of employees: * ? 3

Approximate number of employees to be enrolled: * ?

Are there any pension schemes being administered other than those with B&CE? * ?

How tax relief works: NET ?

Cancel
4 Save and continue

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.

3 You'll need to include information about employees and how they're paid.

4 Once you're happy with the details provided select 'Save and continue'.

Employer types

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

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.

Creating an admin account

20% complete

Employer details 1 of 1 (Principal account)

Employer name Test

Address

Company registration number 12345678

Duties start date 01/01/2019

Tax basis Net

Payroll 1

- **Create admin account**
 - Add** 1
- Create contact details
- Enter bank details
- Enter contribution details

1 We'll ask you to create an admin account.

You should set up an admin account for each payroll. For example, if the employer has a weekly and a monthly payroll, you'll need to set up 2 admin accounts.

2 If you have subsidiary employers to set up you'll be able to add these after you've added the first (principal) employer.

Create admin account

Please tell us about your payroll. Payrolls will be known as Admin Accounts and there will be one Admin Account for each payroll you have.

Name of your Admin Account: *

3 How often are employees paid? *

4 In which pay period will the first deduction of pension contributions be taken? Start Date: *, End Date:

Joiner Pack Delivery: *

Employer name to be displayed on joiner packs: ?

5 Payroll package: *

6

3 For each admin account we'll ask you about how often employees are paid, when the first contribution will be made and information about the payroll software provider. We work with most payroll providers and if the employer doesn't have one they can still use People's Pension.

6 Once you've entered these details and clicked 'Save and continue', the first stage of setting up the account is complete.

If the employer's payroll provider is not helping to work out who needs to be enrolled and how much the contributions should be, we can help. Just select 'People's Pension'.

Adding an administration contact

30% complete

Employer details 1 of 1 (Principal account)

Employer name: Test

Address:

Company registration number: 12345678

Duties start date: 01/01/2019

Tax basis: Net

Payroll 1

Admin account details

Name	Pay frequency	Start date	Joiner pack delivery	Employer name on joiner pack	Payroll package	Assessment
Test Test	Monthly	01/01/2019	Via Email	Test	Test	Payroll/HR Provider

Create contact details

Add 1

- Enter bank details
- Enter contribution details

1 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.

Create contact details

Please tell us about the person who will be administering this account, including uploading employee data files.

Select existing contact to use: Please select **2**

Title: Please select --- *

Forename: *

Surname: *

Postcode: * **Find address**

Address 1: *

Address 2:

Town: *

County:

Job title:

Telephone: *

Mobile:

Email: *

Third party adviser?: Please tick if this contact is an intermediary

* Denotes mandatory field

Cancel **3** **Save and continue**

2 If you've already provided us with contact details, you'll have the option to select the existing contact.

This person will receive access to the account as well as emails and notifications about the pension scheme.


3 When you're ready, click 'Save and continue'.

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.

Instruction to your bank or building society to pay by Direct Debit

Tell us about the bank account to be used for the payment of pension contributions.

 / queries contact our Helpdesk No: 0800 612 8080
We'll need your account details, which can be found for example on your bank statement, to complete the Direct Debit Instruction.

* Denotes mandatory field

Bank details

Description: * ? 1

Sort code: - - *

Account number: *

Account name: * ?

Signatory details

Title: * ? 2

Forename: * ?

Surname: * ?

[You can read the Direct Debit Guarantee by clicking here](#)

3

- 1 We'll fill in the bank's name and address based on the sort code you provide. Don't worry – this may not be your local branch.
- 2 If you're not the only signatory required to authorise a Direct Debit please select 'No'. You can still input bank details but you'll need to print this out for signing later. This can then be emailed back to us at kyc@peoplespartnership.co.uk
- 3 If you're happy with the details you've entered click 'Save and continue'.

Contribution details – add worker groups

● Enter contribution

Add

1

You can add as many different contribution levels as required for different sections of employees.
Once completed, additional payrolls can be added.

- 1 Lastly, we need you to add contribution details.

Contribution details

2 Worker groups

Tell us about the pension contribution levels that will be made for each group of employees. Each group will be known as a worker group.

A worker group is a group of employees who have the same contribution level. The worker group ID is needed when employee data is submitted.

Worker group ID: * ? 2

Description: * ?

Earnings basis: * ? 3

Employer contribution (%): * ?

Employee contribution (%): * ?

With our Simply Tailor route you can set up as many worker groups as you like. For example, the employer may have a group of employees contributing 5% of their salary and another group contributing 7%, so they'll need 2 worker groups.

If employee contributions will be paid **net** of basic rate tax, the **gross** equivalent must be entered here.

3 Earnings basis

Need more info?

[Understanding automatic enrolment contributions »](#)
[Understanding how employee contributions are paid »](#)
[Using salary sacrifice / salary exchange? »](#)

This describes the basis of the employee's earnings being used to calculate pension contributions. There are 4 main definitions: Qualifying earnings, Set 1: pensionable earnings, Set 2: pensionable earnings and Set 3: total earnings. Click on the ? icon for more information about this.

Cancel

Save and continue

Contribution details – add more worker groups, payrolls and subsidiary employers

Contribution details

Worker group id	Description	Earnings basis	Employer contribution	Employee contribution
Directors	Tier 1	Qualifying Earnings	15.00%	10.00%

Add **1** **Amend**

1 If you'd like to add more Worker groups click 'Add'.

Employer details 1 of 1 (Principal account) **2** **Add subsidiary** **Amend employer**

Employer name	Mrs A B
Address	Manor Royal, , CRAWLEY, W Sussex, RH10 9QP
Company registration number	
Staging date	01/10/2016
Tax basis	Net

2 If you're signing up on behalf of a group of employers you can add other employers by selecting 'Add subsidiary'.

For each subsidiary employer you can add:

- an admin account (for each payroll)
- admin contact
- bank details
- contribution details.

We'll save you some time by giving you the option to select the details you've entered for the first employer (the principal employer account).

You can add as many subsidiary employers as you need – scroll through the employers you've added using the 'Previous' and 'Next' buttons.

Does the business run more than one payroll? Perhaps a weekly and a monthly payroll?

For each payroll – create an admin account and add an administration contact, bank details and contribution details. We'll give you the option to select the details you've previously entered for other payrolls to save you time.

You'll be able to look between the payrolls you've set up using the tabs along the top.

Payroll 1 **Payroll 2**

Set-up charge

We'll ask for payment of the one-off set-up charge. This is £500 + VAT.

[Help & support](#)

Home

Sign-up help

Logout

70% complete

Set-up charge

One-off sign up charge

Reduced charge code

[What's this?](#)

If you received a reduced charge code from your adviser, please enter it below.

[Apply code](#) **1**

Contains 7 characters including numbers and letters
e.g. ANI-7GZ9

Don't have a code?

[Continue without code](#)

You will **not** get another opportunity to enter a code once you have made payment.

- 1 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.

[Help & support](#)

Home

Sign-up help

Logout

70% complete

Set-up charge

One-off sign up charge

Reduced charge code

[Add a code](#)

Summary


Set up charge	£500.00
Discount Add reduced charge code	N/A
<p>You will not be able to enter a code once you've paid.</p>	
Sub total	£500.00
VAT	£100.00
Total to pay	£600.00

2 [Pay by Direct Debit](#) [Pay by card](#)

Please note: if you choose to pay by card, this will be processed by Global Payments. Take a look at their [website](#) for more information on how they handle your data.

- 2 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).

 Help & support

Home

Sign-up help

Logout

80% complete

Enter your billing information

Please complete your billing information. Your details won't be stored, but will be shared securely with Global Payments only to process your payment. Read more about how we store your data and when we'll share it, on our [website](#).

Use your existing details?

Please select

Cardholder's email address*

Please fill out at least one contact number below that is registered to the card*

Cardholder's home number

Cardholder's mobile number

Cardholder's work number

Cardholder's billing address line 1*

Cardholder's billing address line 2

Cardholder's billing address line 3

Cardholder's billing city*

Cardholder's billing postcode*

Cardholder's billing country*

Please select

*Mandatory fields

3 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 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.

90% complete

 **Payment authorised**
Please now complete the agreement below.

 **Confirmation (Terms and Conditions)**

Please read the statements below and follow the instructions to fill in the necessary information.

The Principal Employer wishes to be admitted to participation in The People's Pension (the 'Scheme'). It is also desired that those of the subsidiaries and associated companies of the Principal Employer that have employees who are from time to time eligible to join the Scheme should be admitted to participation in the Scheme. The Principal Employer on its own behalf and on behalf of each of any of its subsidiaries or associated companies to be so admitted therefore agrees that it and all such companies will be bound by and comply with the provisions of the Scheme Rules in force from time to time ([click here to view a copy of the current Scheme Rules](#) - opens in new window).

Who has authority to bind?

Any person who is authorised to enter into contracts on behalf of the Principal Employer either:

- directly by means of an authority vested in them by the company's articles of association, partnership agreement or other constituting document (as appropriate), or
- by delegation under a power contained in that constituting document, or
- a person within that organisation who otherwise has authority to enter into contracts on behalf of the organisation.

You must ensure you have the necessary authority before proceeding. An agreement to bind can only be signed by a person who is authorised to enter into contracts on behalf of the Principal Employer. If you do not have the authority to enter into a contract on behalf of the Principal Employer you must answer 'no' to the question below.

If you answer 'no' to the question below:

- you will be asked to supply the details for a person with authority to bind
- the authorised person will then receive an email outlining the process to allow them to authorise the binding of the Principal Employer to the Scheme.

Do you have the authority to bind the Principal Employer? 1

1 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.

100% complete

Documents

Set-up complete
You have now set up an account with The People's Pension.

Letter of Agreement
This is a summary of information supplied.

Direct Debit Mandate
This is a copy of the Direct Debit instruction to the bank that has been designated for payment of pension contributions. **This needs to be printed, signed and returned by post.**

Scheme Rules
These are the rules governing The People's Pension Scheme.

You can access these documents under the 'Completed accounts' section from your home page.

1 **Continue**

Need more info?
[Visit our resource library »>](#)
This is where you will find information such as how/when to communicate with employees and how to use Online Services.

1 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.

B&CE darrenseeruthun@bandce.co.uk

What you need to do next

100% complete

- 1 Email bank evidence and the Direct Debit Mandate**

To comply with anti-money laundering regulations, we need evidence of the bank account that will be used to pay contributions. You can email a void cheque (marked as cancelled), paying-in slip or bank statement (from within the last three months) to us at kyc@bandce.co.uk.

As soon as the Direct Debit mandate has been signed you can also email that to kyc@bandce.co.uk. This needs to be in place to pay for pension contributions. We'll confirm we've received and arranged to set up your Direct Debit within three working days (of receiving the mandate). If you've selected to pay the sign up charge by Direct Debit we'll take payment after 12 working days.

Log in to Online Services

Take a look around your **Online Services account**.

It's a good idea to familiarise yourself with all the features available as you'll need to use these regularly when managing your account with us. Please note that until we've completed 'Know your Customer' and 'Source of Funds' checks, you won't be able to do the following within your account:

 - Make a payment
 - Submit employee data
 - Manage employee data

We need you to enter further details so that your Online Services account complies with anti-money laundering regulations. You won't be able to 'Submit employee data' until you've done this.
- 2 Log in to Online Services**

Take a look around your **Online Services account**.

It's a good idea to familiarise yourself with all the features available as you'll need to use these regularly when managing your account with us. Please note that until we've completed 'Know your Customer' and 'Source of Funds' checks, you won't be able to do the following within your account:

 - Make a payment
 - Submit employee data
 - Manage employee data

We need you to enter further details so that your Online Services account complies with anti-money laundering regulations. You won't be able to 'Submit employee data' until you've done this.
- 3 Set up a payroll provider**

If a payroll provider has not been set up now is the time. Having a payroll provider isn't essential but it may be handy if there are lots of employees.

To set one up you'll need some information from us, which you'll find in the 'documents' section.

[Back to documents](#) **2** **Finish**

1 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 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 People's Pension, Manor Royal, Crawley, RH10 9QP.

2 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.

If you were unable to bind the scheme this will need to be completed before the account is fully activated.

You can find generic templates to tell your employees what's happening in our [resource library](#).

People's Administration Services Limited

Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555. www.peoplespartnership.co.uk

Registered in England and Wales No. 2207140. People's Administration Services Limited is authorised and regulated by the Financial Conduct Authority. Ref: 122787. It acts as a distributor of, and an administrator for, pensions (including The People's Pension), accident and death insurance and a range of financial welfare products. To help us improve our service, we may record your call.