

# Company\_Name Pilot

## For Members: Your Money, Your Way, Your Destination

### “How do I engage, educate and support my pension scheme members?”

April 2015's radical changes mean pension scheme members have greater flexibility on how to use their retirement savings – including the ability to “cash out”.

#### Retirement is changing – are you ready for take-off?

Whilst it is right to allow members to access ‘their money’ there is the fear of what happens if they run out of cash or make the wrong decision. Members of defined contribution and defined benefit pension schemes are both affected.

We know there is existing pensions apathy from members who need to be engaged early on and who need to be building up their pots so they can retire on time.

Between the radical changes and apathy, a new approach is needed for stakeholders and members.

With this in mind, we have developed **Company\_Name Pilot**, a new approach to retirement planning which empowers members with a **consumer grade education and automation platform** designed to educate, engage and support them.

#### Give members the controls with **Company\_Name Pilot**

Members need to make informed choices both around the new flexible retirement options as well as how best to save toward their retirement in the first place. DB members have the additional decision around using some or all of their DB benefits to access the same flexibilities as DC members.

We believe engagement is achieved through **relevance** and **understanding**. We don't inform, we educate using data to provide members with relevant content tailored to their personal circumstances.

We also believe that past approaches of telling members they can reach an arbitrary target by increasing their contributions by X% is outdated. We've wrapped all of our current thinking in to **Pilot – Your Money, Your Way, Your Destination**.

#### Simplicity

No manual is required with Pilot. It has been through real member testing and then intuitively shaped for a simple to understand user experience.

Pilot is consumer grade which means it will work on mobile devices just as well as laptops and desktops, so members can access how and when best suits them.

#### The **Company\_Name Pilot** visual identity is ready to take flight

**Company\_Name Pilot** is easy to roll out. We've developed the visual identity for you to use, easily reskinable with your own colours and fonts, and featuring a range of educational tools, videos and written materials already baked in to educate your members.

### IFA cost reduction for DB members

Taking a member through a certain level of educational material and decision making means only those that are really interested in a DB transfer get the paid advice.

Also, taking a member through that process covers off some of the IFA fact find, which may then reduce the fees you have to pay for advice.

### Education and automation

Some members want full control, others are guided decision makers or elect for default options. So we've created **AutoPilot**, **CoPilot** and **FlySolo** so each step of the way, members can get as much or as little support as they need.

This includes our unique **lifestyle savings** approach, allowing members to plot a savings flight path around key life events that impact their disposable income. This works with the popular 'save more tomorrow' approach whereby members feel that whilst they may not be able to contribute more now, next year they'll be in a better position.

### Engaging through learning styles

We all learn differently and a one-size-fits-all approach will not engage everyone. Pilot is built around a **watch, play, read** approach, catering for multiple different needs and learning styles, enhancing engagement levels.

It also features **just-in-time training** to help members just when they need it.

### Emotional decision making

Decisions aren't always made with the rational brain. Pilot provides tools to help members understand what may drive their decision making based on their personal circumstances, lifestyle and family status.

### Keeping things simple

Whilst **Company\_Name** Pilot has a highly complex calculation engine sitting in the background producing projections, the user experience is never sacrificed. Members get just the information they need to use as part of making those all important decisions.



**Ready to take-off and see the new horizon?**  
Contact us to arrange your complimentary demo.

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