

Smart Pension MAF accredited Workplace Pension Scheme



Smart Pension is a guaranteed acceptance workplace pension scheme that qualifies for automatic enrolment.



In order to support all employers through automatic enrolment compliance obligations, Smart Pension has designed the UK's most advanced workplace pensions technology platform. The platform provides a seamless end-to-end solution allowing completion of automatic enrolment obligations in minutes, making auto enrolment easy for employers and advisers to navigate and manage.

- Sign up to the pension scheme
- Assess employees
- Calculate contributions and pay by direct debit
- Send employees compliant communications (letters)
- We also accept pre-assessed contributions data if your payroll software already does the assessment for you

Background on Smart Pension:

Smart Pension was founded by experienced finance & technology professionals and has been designed specifically to support UK businesses faced with the challenges of auto enrolment. We believe we offer the best solution for auto enrolment currently available in the UK market. Smart Pension for auto enrolment have been independently verified as the most efficient platform in the UK market. Our master trust is accredited under the Pensions Regulator's Master Trust Assurance Framework (MAF).

Smart Pension's AutoEnrolment.co.uk Master Trust is the ring-fenced legal entity into which pension contributions are paid by secure direct debit. The master trust is regulated by The Pensions Regulator and overseen by professional, experienced trustees (the majority of whom are independent), chaired by Capital Cranfield Trustees. The trustees oversee the scheme and ensure employees' funds are fully protected at all times. The trustees and the master trust are regulated by The Pensions Regulator.

- Our Pension Scheme Registration Number is: 12011089
- Our HMRC Pension Scheme Tax Reference is: 00820230RM

Simple Fee Structure:

No set up fee or ongoing fee for employers or advisers.

Excellent value for employees.

The only charge levied by Smart Pension is 0.75% annual member charge. This charge is applied to each member's average pension fund value over the year. The charge applies to both active and deferred members, whilst invested in the default fund. If the member chooses other funds this charge may increase. There are no charges for transfers in or out, no minimum or maximum contribution, and no monthly "transaction" fees.