



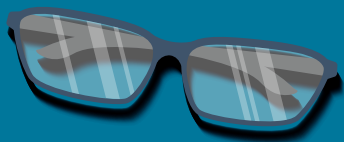
Husky

YOUR WORKPLACE PENSIONS PARTNER



We make workplace pension compliance simple for your clients – and you

Building trust, reducing admin and supporting payroll



Introduction

Pension obligations and auto-enrolment (AE) legislation are complex, even for accountants and payroll providers. The Husky service and platform simplify the entire process – from helping companies set up workplace pensions to managing all ongoing paperwork, employee communication and the myriad of other compliance obligations.

We work in partnership with accountants, complementing your processes and helping you build stronger client relationships. You get expert support to resolve any legacy or ongoing AE compliance concerns – while ensuring your clients have the best possible scheme for their business.

Brett Willsher of B&SW Limited, recently said:

“It’s such a relief to know that all my clients are AE compliant and that all ongoing scheme compliance is taken care of. Managing AE admin was proving a massive headache in the absence of Husky.”

We’re proud a partnership with Husky delivers this peace of mind.



Brendan Shanks
CEO
Husky

What you get from a Husky partnership

Stronger client relationships

You're in control, and we simply complement the service you deliver.

Compliance peace of mind

We liaise with the pension provider and The Pensions Regulator to set up your clients' schemes, handling all the tedious paperwork, opt-outs and Declarations of Compliance. We work directly with you and your clients, where helpful, so you're confident their AE obligations are fulfilled at all times.

Pensions expertise to support payroll

Dealing with workplace pensions on a daily basis is tedious and time consuming, especially for payroll who often aren't trained in the minute details surrounding AE compliance, which can be a cottage industry in itself.

Freed up time and resource

Working with us removes cost and hassle for you and your clients – payroll and non-payroll – while reducing risk for your business. We effectively automate much of the painful administration of ongoing AE management, including communicating with employees, ensuring providers have up-to-date information about your clients' workforce and dealing with compliance. Plus, we're on hand if The Pensions Regulator conducts an AE audit, which they're increasingly doing.

A transparent approach

We're proud of the straightforward way we work. From communication to process, everything about us is designed to be as simple as possible, and we're committed to building trust and respect in our relationship with you and your clients.

Pension providers we work with:

SCOTTISH WIDOWS

LEGON

Standard Life

ROYAL LONDON

the people's pension

AVIVA

nest



Flexible for your clients
Free for accountants
Saves admin time
Simple to set up
Payroll agnostic

What your clients get from Husky

Company profiling

We simplify the tricky process of profiling your clients' business and staff. We're independent and deliver guided choice, matching companies with honest, sustainable and viable pension schemes that are best for their business and employees.

Ongoing compliance

We help ensure ongoing compliance during scheme set-up and every month ongoing – even as obligations change and increase. Even if the company has missed its staging or duties start date, we can deliver retrospective compliance including backdating contributions.

Employee communication

We handle all communication, keeping employees informed about the scheme, including issuing any periodic required documentation and outlining the amount they've saved.



Ongoing management

We reassess the employer every pay period, calculating contributions, keeping up with any changes and producing required assessment files. We also manage required re-enrolment and re-declaration duties.

Payroll-agnostic service

We work with whatever system your clients use.

Reduced costs

Pricing is tailored to the size of their business. There are no hidden fees or products promoted over others. Your clients benefit from preferential pricing arrangements we have with several pension providers, and they keep saving because we work to reduce provider fees at every re-enrolment.

“I co-own five Tax4Today branches – so it was important that I found a workplace pensions partner that was right for a large number of my clients. Husky came well recommended and I have been delighted with the service. I refer all my clients to Husky to make sure they are fully compliant and empowered to choose the right pension, all at a cost that works for small employers.” **Denis Day, Tax4Today**

The Husky process

Whether your client wants to ensure ongoing compliance, is a new company, has missed its staging or duties start date or wants to switch pension providers – we make the process easy.

Starting the relationship

- Following your go-ahead/introduction, we contact your client to introduce ourselves and the Husky platform, and to explain the process
- Your client has a short kick-off call with their Husky relationship manager to discuss their business and workforce
- If the relevant staging date or duties start date has passed, we can sort everything retrospectively in a timely manner so it's as if the scheme was running compliantly from the outset
- If your client will be changing pension schemes, our switching service gets them set up with a new provider in just 30 minutes

Ongoing management

- It's easy for you and your client to confirm payroll figures for each pay run from within the Husky platform – it only takes 2 clicks if figures are static, and it's simple to input adjustments as needed
- We ensure the provider has the latest information about all employees each month, including new joiner and contribution files
- We send all statutory communications to workers within the strict time frames set in legislation
- If The Pensions Regulator audits your client, we compile and submit all relevant information on their behalf
- We ensure continued compliance as regulations change, including managing re-enrolment and re-declaration
- We've found many compliance issues (big and smaller) with existing schemes and are happy to review whether your existing scheme is retrospectively compliant

Making the right pension choice for new schemes

- We profile the business and give a tailored shortlist of appropriate, compliant pension schemes
- Every scheme we recommend is honest, sustainable and sound, and our network of providers includes NEST, Aegon, Aviva, Standard Life, Royal London, Scottish Widows and The People's Pension

Setting up the scheme

- We assess every staff member and set up the appropriate scheme based on their eligibility, including handling all employee communications
- We deal with the tedious paperwork, managing opt-outs and submitting a Declaration of Compliance to The Pensions Regulator



We're always a phone call or email away if you or the employer has questions.





Spotlight on: Compliance

By Myrna Curley, Head of Operations

AE obligations go beyond setting up a scheme and contributing to eligible pensions – something The Pensions Regulator is continually emphasising. As a result, payroll management is harder than ever before because employers and their advisers need to layer in the additional specialist pensions knowledge necessary for AE compliance – plus the majority of payroll systems aren't configured to pick up all AE requirements.

More than 50% of our accountant partners have clients whose pension schemes have anomalies. Here's a selection of errors we regularly pick up – they ordinarily make the company non-compliant on AE (and sometimes on tax, too):

- Excluding employees/workers who opted out verbally prior to scheme set-up
- Not including all pay elements for assessing and calculating contributions
- Not sending all required documentation to employees for specified trigger events within the strict time frames
- Failing to make contributions for an employee who was eligible in the last pay period but has dropped below the AE earnings trigger in the current pay period

- Inadvertently failing to make contributions for an employee turning 22 in that pay period
- Inadvertently failing to make additional contributions related to an employee pay rise
- Calculating contributions on the incorrect earning basis (also creates tax non-compliance)
- Assessing contributions using the incorrect tax treatment (also creates tax non-compliance)
- Providing incorrect worker or pension scheme information on the Declaration of Compliance

Employers can't afford to let these compliance errors continue because The Pensions Regulator is conducting regular audits and imposing more fixed penalty notices. For example, we've been approached by clients who received £400 fixed penalty notices that increased by £500 per day. In the worst cases, we've resolved fines that escalated to over £5,000. In partnership with the company and their accountant, we managed to have these fines quashed.

Working with Husky ensures employer compliance at set-up and ongoing – while minimising the considerable administrative burden and the related regulatory risks.

Our Partners

We help firms of all sizes strengthen client relationships, manage compliance and free up time and resource. Here's a selection of our accountant and adviser partners.



“From the first time I spoke with Husky, I realised how much our clients needed them. The Husky service makes life easy for them when going through the process of choosing, running and managing a workplace pension. Thanks to Husky, my clients can focus on their businesses and not have to worry about the intricacies of this new regulation. We have sent lots of clients to Husky and we can't recommend them highly enough.”

Martin & Co.

About Husky

We partner with accountants to make auto-enrolment easy for you and your clients. Learn more about how we help with every aspect of setting up and administering workplace pension schemes – giving unbiased choice, managing all the admin and ensuring ongoing compliance.



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