



YOUR WORKPLACE PENSIONS PARTNER



Husky for Advisers

The workplace pension technology platform creating value, efficiency and growth for savvy advisers

Workplace pension technology driving stronger client relationships



84% of advisers are interested in operating more efficiently in the workplace pensions market – but don't know how to.

If you're like 84% of your peers, you can see the latent opportunity in workplace pensions. You just need the technology to turn this aspect of your business into a value-added service.

Husky for Advisers is a workplace pension technology platform. It bridges this gap, helping firms deliver a more profitable service. We've designed it to complement the services you offer corporate clients and make it easy to provide additional services to your clients' employees.

Offer a more comprehensive service that adds more value to clients and your firm – without having the pension compliance or admin responsibility.

Husky for Advisers is a workplace pension technology platform. It helps firms strengthen relationships, simplify admin, ensure client compliance and generate new private client work.



Manage your clients centrally



Reduce workplace pension administration



Get AE compliance under control



Offer choice of pension schemes



Build stronger client relationships



Support employee financial wellbeing



Access more pension scheme data



Receive private client leads



Generate private client work

The workplace pension technology platform creating value, efficiency and growth for savvy advisers

VALUE: STRONGER CLIENT RELATIONSHIPS

An easy way for you to strengthen your client relationships

Auto-enrolment (AE) has created new opportunities – to strengthen existing client relationships and tap into a new market of people who need financial advice. The missing piece for advisers has been a mechanism to turn workplace pensions into a value driver after the impact of the Retail Distribution Review.

That’s where Husky comes in. Our pension technology platform helps you give clients more value, so their employees get more value from their workplace pensions. It makes management easier, and helps your clients’ employees actively improve their financial wellbeing. It also helps you build relationships with scheme members, so you have leads to ready-made new clients as they build their pension pots and need advice.

EFFICIENCY: SIMPLIFIED ADMIN

Workplace pension compliance that saves your clients time and money

A big hurdle around workplace pensions is the administrative burden. From workforce assessment and contribution calculations to statutory letters, the volume and complexity of paperwork has held firms back from giving clients a more comprehensive service. Clients often end up using payroll add-ons that aren’t fit for purpose and don’t meet all their compliance requirements.

Husky takes away these problems. You’re free to focus on clients and take the credit – while our pension technology and expert team manage the complex processes, give you data-driven insights and keep records (so everything is under control if your clients get audited).

GROWTH: HEALTHIER BUSINESS

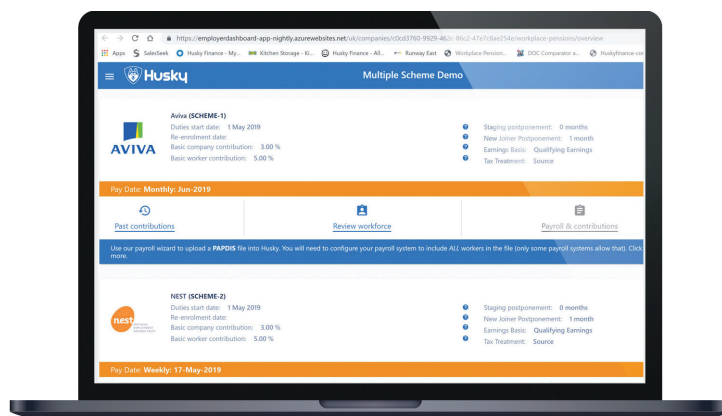
Make workplace pensions a value driver, not an afterthought

Many advisory firms would like to do more in the workplace pension space but don’t see an easy way to transform it into a profit centre. Husky makes this simple with a dedicated technology platform. We’ve developed it over 5 years in line with The Pensions Regulator and scheme providers, and are a recognised leader in the workplace pensions space.

With the Husky technology platform, you can offer a more comprehensive service that adds more value to clients and your firm – without having the compliance or admin responsibility. This includes the ‘heavy lifting’ if you want to offer your clients multiple schemes or manage the process for enrolling employees into an advised, e.g. ethical alternative, fund.

“Husky have been providing invaluable support to our clients since 2015. We continue to recommend their services to clients who require expert help dealing with their AE duties. Husky’s ongoing services help clients remain fully compliant, take all the AE admin worry away and positively complements our services to our clients.”

Jeff Scripps, Generation Financial Services



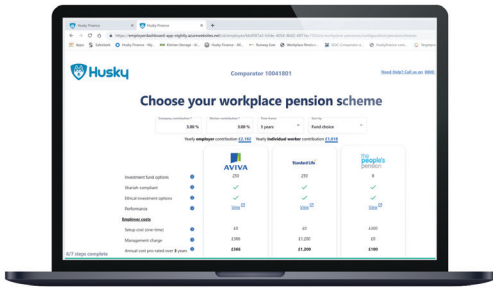


How it works

Our dedicated workplace pension technology has been used by over 1000 employers helping them to manage their workplace pensions AE compliance. We're proud to be a recognised leader in the pension technology space, and are at the forefront when it comes to compliance in this complex area.

- Husky for Advisers is a secure, cloud-based solution, so it's easy to implement and can be accessed on the go, 24/7
- Advisers log in to the user-friendly system and easily manage all clients and their employees thanks to the comprehensive scheme and member data, digestible insights, compliance updates and lead generation support – all from a central portal
- In the background, our expert team manages compliance and admin, so you can focus on using the insight to strengthen corporate relationships and develop new private client work
- The Husky for Everyone employee app ensures everyone benefits – the firm, your clients and their employees

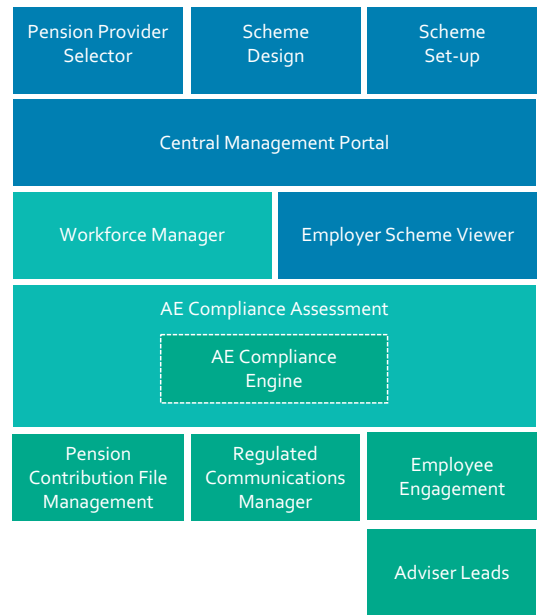
Client administration and regulatory obligations are considered two of the top challenges for operating efficiently in the workplace pension market – the Husky platform directly addresses these challenges!



Platform features

Husky for Advisers is designed based on adviser feedback and market research into what firms need to capitalise on the opportunities in workplace pensions. See opposite for an overview of the Husky for Advisers Platform functionality.

Husky for Advisers – The Adviser Management Portal



Adviser Managed
As the adviser you will have full access to this functionality.



Husky System
This is our auto enrolment admin and compliance software.



Husky Team Managed
A member of our dedicated operations team will be responsible.

Husky for Advisers – Functionality Overview

Pension Provider Selector & Scheme Design	A selection of AE workplace pension providers for clients to choose from at a lower cost than they could access independently, including the ability to offer multiple schemes (as well as a choice of ethical funds).
Scheme Set-up	Implementation of provider scheme(s), selection of the scheme Earnings Basis that suit the salary structure of your client’s company and configuration of payroll software, removing the risk of the tax basis being set up incorrectly or communications being missed.
Central Management Portal	Central place to see your corporate client list, search for different client groups and view high-level scheme information.
Employer Scheme Viewer	Detailed breakdown of all a client’s workplace pension schemes, including their set-up parameters.
Workforce Manager	Easy way to review client employee information by scheme, including enrolment status and pension contribution amounts.
AE Compliance Assessment	The Husky for Advisers product has been built around our market-leading AE compliance engine. This rules engine assesses workforce entitlement and contributions, ensuring everything operates properly.
Pension Contribution File Management	Creation and transmission of contribution files to pension providers.
Regulated Communications Manager	Distributor for required regulatory pension correspondence to employees and the TPR.
Employee Engagement	The Husky for Everyone app lets employees review their pension information in real time and receive helpful notifications prompting them to take advice.
Adviser Leads Viewer	Dashboard to review lead opportunities based on employee life event and earnings changes.

Every firm is different, and we understand you may have questions about how Husky for Advisers could work for your firm. Contact us at husky4advisers@huskyfinance.com to learn more.

Spotlight on lead generation – Don't let workplace pensions be your missed opportunity

In the post-RDR world, there are no 'soft' markets for advisers to operate in. We developed the Husky for Advisers product to reduce the barriers around the workplace pensions market, bridging the advice gap and giving you an easy way to develop it into a profit centre. It's an opportunity advisers can't afford to miss, because AE has created a new generation of savers who need to make financial decisions along their working journey.

Husky for Advisers provides timely helpful nudges to you and your clients' employees to create opportunities for advice. Your Central Management Portal gives you a list of event notifications covering a variety of life events and earnings threshold changes, which you can use as catalysts for building relationships.

Employee Event Notifications

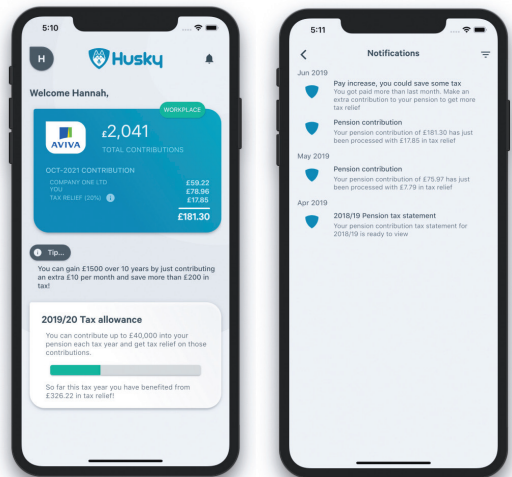
Life events

- Birthdays
- Retirement stepping stones: 45, 50, 55
- New joiners/ leavers
- Opt-in/opt-out

Earnings threshold changes

- Salary changes, including bonuses
- £150k+ salary
- Annual allowance review
- Reaching the end of the tax year ('claiming tax back')
- Child benefit entitlement

From the Central Management Portal, you can access insight about the employee associated with the event, including contact details to offer them, for example, a free one-hour consultation to understand more about their advice needs. Employees also get a notification about the life event or earnings change in real time directly, through to their Husky for Everyone app. This means they're primed for your contact. Plus, they can also get in touch with you proactively – the Husky for Everyone app makes this easy with one-tap messaging.



Working with the Lang Cat, we conducted adviser market research which showed widespread recognition that workplace pensions offered a source of new leads for private work, but that advisers struggled to find an efficient route through to these leads. Husky for Advisers gives you that efficient route – so you can turn these leads into new or future private clients.

Spotlight on compliance

The Husky for Advisers product has been built around our market-leading AE compliance engine. The majority of advisers don't use an effective technology solution to help manage and administer corporate clients' workplace pensions. As a result, scheme administration and regulatory obligations are major challenges for operating in this market.

The TPR reported in their Compliance and enforcement quarterly bulletin: April-June 2019 that they used enforcement powers to tackle pensions AE non-compliance 23,409 times between April and June 2019. With escalating penalty notices (daily fines for not responding to a TPR statutory notice) ranging from £50 to £10,000 depending on the employer's size, pensions non-compliance is not something to be ignored.

We commonly see these AE non-compliance pitfalls, even in companies that think their workplace pension has been set up correctly and that use payroll software add-ons:

- Re-enrolment administration not completed correctly
- Contribution calculations not made on the right earnings basis or using the correct minimum percentages

- Workers entitlement not assessed on an ongoing basis

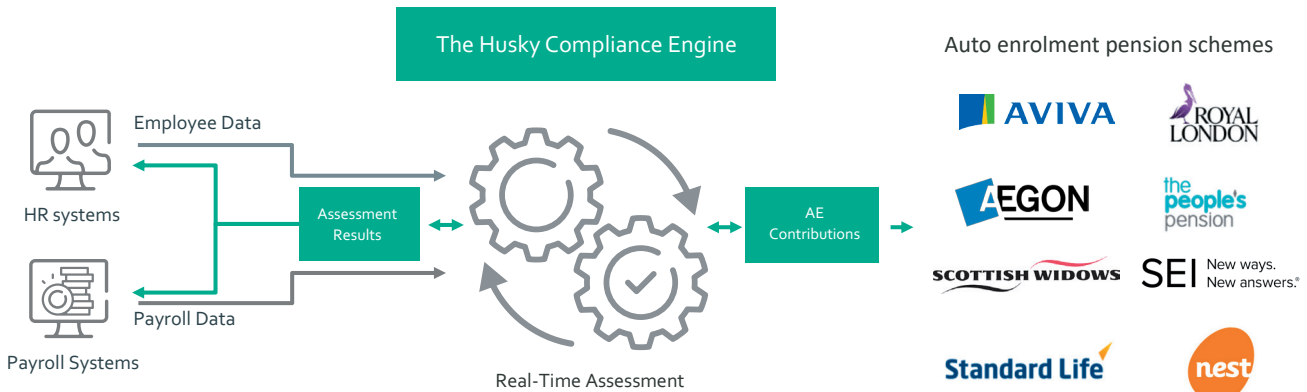
How can Husky help?

We can check your clients' compliance using our Compliance Lite Review. If they're not compliant, we can fix this with our Compliance Rescue Service – and then keep them compliant ongoing. We've also got experience helping employers revoke TPR fines.

To demonstrate they are compliant employers need to have a 6-year audit trail to prove compliance – including copies of communications sent to workers. With Husky's centralised workplace pension administration, your audit trail is automatically generated and available in a couple of clicks.

Leave Husky to manage the complex process of pension compliance and administration – while you focus on your business growth and support your clients' employees' financial wellbeing.

The Husky Compliance Engine





Husky in Practice – We help turn workplace pensions into a value-added service

Real-time, granular workforce data. Centralised management. Warm leads. Husky for Advisers creates multiple opportunities for advisers to add value to clients and connect with employees as new private clients. This helps you turn workplace pensions into a growth opportunity for your business – while also addressing the growing concerns around financial wellbeing many employers have.

The screenshot shows the 'Payroll entry' interface for 'HUSKY LTD'. It includes a search bar, a 'Download payroll template' button, and a table with columns for 'Worker ID', 'Pay', 'Percentages', 'Stated Contributions', and 'Husky Assessment'. The table lists 12 workers with their respective pay amounts, percentages, and assessment details.

Worker ID	Pay	Percentages	Stated Contributions	Husky Assessment
1	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
2	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
3	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
4	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
5	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
6	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
7	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
8	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
9	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
10	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
11	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder
12	£ 3,486.00	3.00 %	£ 29.22	Eligible - jobholder

Three examples bringing to life how Husky for Advisers could make a difference

KR West provides nationwide advisory services to corporate and private clients. Since using the Husky platform, they've started building a specialist retirement planning advice service, helping them capitalise on demand from their clients' scheme members.

One client, Staff Solutions, is an established recruitment firm with a team of 200. They moved their pension admin to Husky after KR West recommended a compliance review, which found several issues with their internal scheme admin. They also rolled out the Husky for Everyone app, and KR West agreed to provide all employees with an hour's free advice.

When **Holly (54)** logged into the Husky app, she was reminded she could make additional voluntary pension contributions. To better understand her options, she requested a meeting with a KR West adviser through the app.



The adviser received a notification in the Husky platform about Holly's birthday and reached out simultaneously to offer a free one-hour consultation. This resulted in a new private client for a Retirement Savings Plan.

Expert-Finance is a boutique advisory firm. They've shifted their focus to offer corporate clients a wider choice of ESG pension schemes, recognising the growing demand for this.

Expert-Finance use the Husky platform to manage pension administration around offering choice of schemes. Their client, Greenacher-Watkins, a construction firm with over 500 employees, started working with them after receiving a compliance breach notice from the TPR. They chose Expert-Finance over other firms because of their growing green credentials and the firm's ability to advise on ESG workplace pensions.

Zack (24) received a reminder that his pension contributions were ready to view in the Husky app. When he logged in, he was reminded that he could request his pension be moved to the ESG scheme Expert-Finance discussed at the company meeting. He made the move via the app. He also chose to put in 50% of his bonus as a voluntary contribution, as he could see he had more than half his annual allowance left. Zack then requested a one-to-one with Expert-Finance via the app, because he had questions about where the funds from his previous employer pensions were invested.



After their initial free one-hour consultation, Expert-Finance now has a new client for managing pension consolidation.

Turnkey Wealth Management is a leading provider of advice, investment and wealth management, and tax planning – in the UK and internationally.

They use Husky to set up workplace pension schemes for clients who employ UK-based workers but may not necessarily have a UK company or bank account. Their client, Vida Tech, is a US company with 5 new sales staff in the UK.

Melvin (42) moved for Vida Tech from the US to the UK. He logged into the Husky app and saw he was very close to crossing the threshold for his annual pension contribution allowance. He accepted the prompt for advice.



The Turnkey Wealth Management fact-finding template was completed without the need for a call, thanks to the information gathered from Melvin's Husky app profile. After a paid 2-hour meeting with a Turnkey IFA, Melvin was saved from a large tax bill. The firm has acquired a new private client for ongoing financial and tax advice in the UK and possibly the US.

About Husky

Husky was set up in 2012 to provide employers with pension choice and compliant AE administration to free up employers' time and resources. Since then, we've worked with thousands of employers to provide them with the peace of mind that they're compliant with AE legislation. This includes providing compliance rescue services where employers have found themselves non-compliant.

The business is run with transparency of service and costs in mind. We continue to charge employers a fixed amount per month for our AE administration service, and as a technology business, we're constantly focusing on ways to improve our product to meet our mission of giving everyone access to financial freedom.

With this in mind, we're now partnering with advisory firms to bridge the gap between advisers and employees – making savings and tax advice accessible to employees via the Husky for Everyone App. As an adviser, you can work with Husky confident in knowledge that you're working with an AE expert focused on making sure your clients stay the right side of the law – while providing you with the best advisory tech solution to bridge the advice gap.

“Every now and then you come across a business with a unique idea which solves a problem that nobody else seems to be addressing. Husky Finance is one such business and we've made their auto enrolment compliance service an integral part of our company pension proposition at Slone Capital. We've found that it allows everyone to de-risk, from clients to accounts and advisers alike. This means that we can all focus delivering great guidance, confident that the ongoing auto enrolment compliance function is in safe hands.”

Stuart Slater, Slone Capital

Don't let workplace pensions be your missed opportunity

For further information, please visit:

**<https://huskyfinance.com/advisers/> or
email husky4advisers@huskfinance.com**



Husky Finance
10 Finsbury Square
London
EC2A 1AF

T. 0800 044 8114
E. husky4advisers@huskyfinance.com
www.huskyfinance.com/advisers

Workplace pensions and related services
are regulated by The Pensions Regulator.

© 2019 Husky Finance.
Husky Finance is a trading name
of Financial SatNav.