

# CORPORATE CLIENTS

## EXPERT AND INNOVATIVE ADVICE ON EMPLOYEE BENEFITS

We recognise every business is different and will take the time to fully understand the issues affecting you before providing any advice. Our experienced consultants will work with you to identify how best to develop, review and deliver an effective employee benefits strategy, which leaves you free to concentrate on your own business.

We specialise in the provision of communication solutions to advise and educate employees, ensuring they fully understand and appreciate the benefits you provide for them.

We are dedicated to encouraging long-term relationships by providing a proactive and personalised service to ensure the benefits you provide continue to be relevant, effective, and competitive.

Our comprehensive employee benefit programme includes pensions, healthcare, employee protection and business protection solutions.

### Employee benefit review

As employers, it is important that you regularly receive expert advice that takes into account changes in legislation, product innovation and to ensure your employee benefit strategy remains aligned with your corporate culture.

Regular reviews of an employee benefits programme can ensure costs remain competitive and the optimum levels of benefit are provided.

Each year we will work with you to review your company benefits. We can also offer any employer a one-off employee benefit health-check, at anytime.

### Company pensions

Pensions are typically the most expensive employee benefit provided. Without effective advice or education, employees do not always appreciate the investment an employer makes on their behalf.

We will work with you and your employees to help obtain the maximum benefit from the pension arrangements provided. This includes engaging with your employees on the contribution and investment selection decisions they often have to make.

We can provide guidance and support to your business in all aspects of company pension schemes, including establishing new schemes, managing existing arrangements and providing guidance on all legislative issues, including auto-enrolment.

### OUR CORPORATE ADVICE PROCESS



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### Group healthcare

We provide expert and impartial guidance to tailor a private medical insurance scheme and any other associated healthcare product to your requirements. Our experience in the healthcare market enables us to explain the options available for cover and the important considerations you as an employer must take into account. We also negotiate with insurers to ensure the cost of the cover is as competitive as possible.

Through our benefit review service, we will work with you each year to ensure the cover remains competitive both in terms of cost and the level of cover provided.

### Employee protection

Employees are often the most valuable asset within your company and are central to the success of your business.

Therefore, the health and wellbeing of your employees has a direct impact on the health and wellbeing of the company in general. Schemes such as Group Life, Critical Illness and Income Protection can provide your employees with the financial security they need.

### Business protection

We are fully aware that creating a successful and profitable business takes considerable time and hard work and that, along the way, businesses will be exposed to risk. In order to reduce your business risk, we offer advice and solutions that protect shareholders, key employees and partnerships.

## MOORE KINGSTON SMITH FINANCIAL ADVISERS LIMITED

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