

Clarity for your future

About Champain

Champain is an established company of Independent Financial Advisers which provides a structured and clear approach to financial planning in two key areas:-

- Workplace Benefits and
- Financial Planning

We operate nationally and since 2003 have become the trusted partner for a large number of corporate and private clients.

We pride ourselves on delivering an effective, efficient and clear solution to our client's requirements. This is underpinned by our core values of trust, integrity, fairness and the highest levels of customer care – values that are embedded in our people.





Workplace Benefits

Champain have a wealth of experience in setting up and running pension schemes and other workplace benefits for a wide range of companies, charities and organisations.

Our approach is to consider the overall needs of your business and your employees before developing and implementing a bespoke strategy to meet these goals.

Our process includes designing a bespoke communications programme to ensure your employees are fully informed about the benefits available.

This approach enables you to provide a benefits package that is truly valued by your employees which in turn can help you recruit, retain and motivate your employees and potentially reduce costs.

We provide advice and services in the following key areas:

- Auto enrolment
- Pension scheme design and implementation
- Employee Engagement
- Group risk
- Flexible Benefits

Our governance and regular review meetings ensure the benefits continue to be appropriate and meet the needs of your business and its employees.

Pension Quality Mark (PQM)

Champain is proud to support this initiative which is a standard that recognises high quality defined contribution (DC) pension schemes.

The PQM is designed to raise confidence in workplace pensions, help employers demonstrate the value of their scheme to all employees and help employees recognise that their scheme is of a good quality.

Our workplace benefits solution compliments this initiative by focusing on three key areas – contributions, governance and communications.

How Champain can help you and your business:

Auto enrolment legislation means that having an effective pension scheme and process has never been more important.

Our process, which has been developed over many years, puts you at the centre of everything we do and gives you the choice to be as involved as you want to be throughout the process.

You are at the centre of everything we do:

1. Review

staging date, workforce assessment, existing arrangements, employer objectives & options

2. Research

analysis, market review, cost, options, timeline

6. Employer Services

administration, support, governance, advice & reporting

Your company

3. Recommendation

recommended route, product design, scheme basis & technology

5. Employee Engagement

target retirement, financial guidance, education & advice

4. Implementation

communication, employee & employer support, scheme set up

Tell me and I will forget, show me and I may not remember, involve me and I will understand.

Native American Proverb

Employee Engagement

To engage with employees means to communicate effectively and regularly so that they fully understand the value of the pension scheme and other employee benefits. The more they are involved in the process, the greater their understanding will be and the more value they will place on the benefits.

With that in mind, we have developed a range of communication options to suit all companies and these include:

- Joining Packs; member specific packs with bespoke scheme summaries for employees to get a general understanding of what is available to them
- Group Presentations; provided onsite to employees to ensure employees fully understand the benefits of their pension scheme
- Individual Member Meetings; to give employees the opportunity to discuss confidential matters regarding their pension arrangements
- Retirement Analysis; ensuring employees know how much they need to contribute to obtain sufficient income at their chosen retirement age
- Risk Profiling; to provide support and guidance to employees in understanding their attitude to risk and directing them to funds that align with this risk
- Pension Scheme Websites; so employees can access their pension account at a time to suit them to see what their plan is worth and make changes to their fund choice
- Pension Transfer Advice Service; advising members on the potential for consolidation of other pension arrangements they may have
- At Retirement Consultations; to discuss the various options available to employees at retirement and ensure best value for money from their pension plan
- Telephone and Email Contact; access to experienced advisers and support staff for all employees
- Financial Focus; our quarterly newsletter designed to keep employees up to date with important financial planning issues
- Financial Planning; provides independent financial advice to your employees

The Workplace Benefits Platform

The Workplace Benefits Platform has been developed by Champain. As well as being an administration tool for auto enrolment, the platform can be used to run your entire employee benefits package and can give your employees access to all of their benefits in a single place.

Amongst other things, the platform can be used to communicate with employees, act as an online holiday planner and provide employees with an online total reward statement so they can fully understand the overall value of their benefits package.

Group Risk

Group Risk benefits are highly valued as they provide financial protection for employees and their families, yet they can be relatively inexpensive for employers. The main group risk products are:

- Group Life Insurance
- Group Income Protection
- Group Critical Illness cover
- Group Medical Insurance

As well as encouraging staff loyalty and demonstrating a genuine care for staff welfare, provision of group risk products also goes some way to reassuring employees that their efforts in the workplace really count.

In addition, long term employee absence can take a heavy toll on a company's productivity and consequently its bottom line, so protecting against this can help a company manage long term sickness absence more effectively.

Our service focusses on the following areas:-

- Cost effectiveness of any plans in place
- The different plans available
- Levels of cover within the contract
- Reviewing the providers to ensure your package remains competitive

We will also review the schemes on a regular basis to ensure they continue to be appropriate and meet the needs of your business.



Financial Planning

Our Financial Planning team work hand in hand with our Workplace Benefits advisers to provide independent financial advice to the pension scheme members, including At Retirement Advice and Private Client Service;

At Retirement Advice Service

This service is designed to ensure employees secure the best possible income at retirement age using the most appropriate income method, such as Income Drawdown or the Open Market Option available. We independently research the market to obtain the best retirement income for your employees when they reach retirement, based on their circumstances at that time.

Private Client Service

This service provides independent financial advice to employees in a range of areas such as; mortgages, protection and investment advice.

It also provides access to our wealth management platform.

We work with all clients to ensure we focus on their goals and needs by creating an investment strategy suitable to them. We then monitor and review this on a regular basis to ensure it remains on track. We follow a structured investment process designed to help individuals meet their investment objectives, without exposing them to unnecessary risks and taxation.





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