

PensionLine – Increasing Engagement

While the use of the web in day-to-day life continues to increase, getting members engaged with their pension provision remains a challenge.

Your members already have access to a pension scheme website, enabling them to obtain information and transact. Keeping pensions information current, informative, educational and easy to access can go a long way towards overcoming the challenge of engagement. With this in mind, Aon has developed a range of additional web services and functionality designed to help our clients achieve their engagement goals.

Making access to the website easier

Simplified access via single sign-on through your intranet for active members removes the need to remember user names and passwords while at work. In our experience, the introduction of single sign-on increases the number of registrations and ongoing usage by around 20%.

A single sign-on link can be established between a number of different systems, whether from your corporate HR systems that employees use, or from a benefits portal, a link can be introduced to allow easy and quick access.

Offering members a reason to visit the site regularly

Online payslips for pensioners

It is a common misconception that pensioners will not use a pension website. Our experience tells us that they do! A report by OfCom in 2015* found that nearly nine in ten adults in the UK now use the internet and that usage from the age 65 and over population has increased to 70%.

As employees, many pensioners would have received their payslips online. So what better way to keep pensioners engaged with their pension benefits than to continue this by providing their pension payslips online too?

If your website does not currently cater for pensioner members, we can implement a new section of the site, including access to future and historic payslips. We can also help with the communications when launching the new section.

Payslip Additions		Payslip Deductions	
Pension Total	£1,984.29	Tax Total	£241.20
£1,984.29	£241.20	£1,984.29	£1,984.29
Gross	£2,425.49	Gross	£1,984.29
Net Pension	£2,184.29	NET PENSION	£2,184.29
Pay Date	25/06/2017	Pay Period	25/06/2017
Period Number	5	Bank	4756438
Alt Number	308322235	Membership No.	
		Members Name	Mr D Charles

We're here to empower results

For more information on our online administration services, get in touch with your usual Aon contact or alternatively contact:

Phillip Cork
+44 (0)1252 768544
phillip.cork@aon.com

*OfCom Adults' Media Use and Attitudes Report 2015

Real-time DC daily summaries

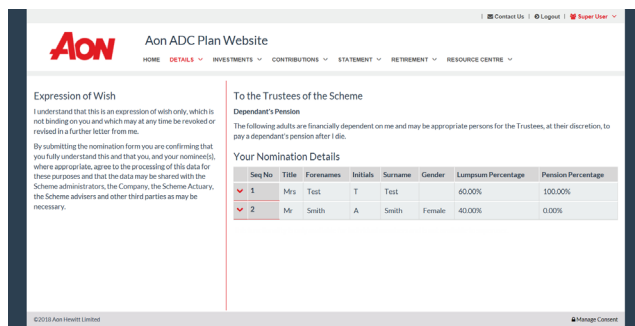
Rather than simply seeing a current scheme value on a screen or an out-of-date annual benefit statement, we can provide a facility for members to run, print and save a real-time statement of their DC benefits; driving active (and deferred) members to the site for the very latest information.

Personal library

More often than not, members approach our administration teams rather than self-serve because they want a response in writing, especially for benefit quotations. In response, we have introduced a facility that enables members not just to print the results of their quotations but also to save the output as a PDF in their own personal library on the site. This not only provides the member with a valuable electronic record, it brings them back into the site at a time of their choosing to update and review as their circumstances change.

Online beneficiary nominations

Having up-to-date beneficiary nominations helps trustees to make decisions regarding discretionary benefit awards in the event of a member's death. Offering members the ability to manage their nominations online ensures that the most up-to-date information is held on their record should the worst happen. Members can ensure that their pension records reflect their current circumstances so that their wishes can be taken into account.



The screenshot shows the Aon ADC Plan Website interface. It includes a navigation menu with options like HOME, DETAILS, INVESTMENTS, CONTRIBUTIONS, STATEMENT, RETIREMENT, and RESOURCE CENTRE. The main content area is divided into sections: 'Expression of Wish', 'To the Trustees of the Scheme', and 'Your Nomination Details'. The 'Your Nomination Details' section contains a table with the following data:

Seq No	Title	Forenames	Initials	Surname	Gender	Lumpsum Percentage	Pension Percentage
1	Ms	Tina	T	Tina	Female	40.00%	100.00%
2	Mr	Smith	A	Smith	Male	40.00%	0.00%

Engagement through education

Making pensions clearer and even interesting! Historically, for the majority of members, the only time they look at their benefits in any detail is on receipt of their annual benefit statement. But do they always understand it?

Video tutorials

We can provide video tutorials to help members better understand what, for many, remains a complex area. Included are personalised online video benefit statements, which will take a member through their benefits at a pace that suits them, using non-technical language and visual aids. These have helped bring benefits to life for many of our clients' members.



The video tutorial thumbnail features a woman in a red top and black skirt standing next to a table comparing pension contributions over two months. The table shows a decrease in contribution and unit price, leading to a decrease in total units. A play button icon is overlaid on the table.

	month 1	month 2
contribution	£100	£99
unit price	50p	55p
total units	200	180

Introduction to Defined Contribution pension schemes

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Bespoke FAQs

We can work with you to design a bespoke set of Frequently Asked Questions to tailor the experience for your members. Specific information such as pay dates, discretionary increases and other unique information can be held in an easy-to-access format.

Comprehensive glossary

Pensions can be complex and some of the jargon confusing. A comprehensive glossary of terms can be designed to help members understand information throughout the site. The glossary will contain generic and scheme-specific words and terms in a plain English format. Where these are used throughout the site, they will be highlighted as a link to the glossary definition.

Reasons to use PensionLine

- **Keep pace with member needs and expectations** – The internet is now part of everyday life. Why should pensions be any different?
- **Enhanced member experience and communication** – Through self-service, members can gain immediate, high-impact access to information and answers to their queries.
- **Member education** – Provides the information and tools required for members to make informed choices, based on a sound knowledge of the benefits available but also of the associated risks.
- **Adding value and member confidence to your scheme** – Increased confidence will, in part, come with the increased understanding and access to information that PensionLine can bring, especially when delivered in a modern, stimulating manner.
- **A platform for future change** – Whether through expanding the available functionality over time or by taking steps to communicate with members more efficiently, introducing an online solution provides trustees with opportunities for future change and possible financial savings.

Our expertise

PensionLine has been internally designed and built by our specialist team. Our clients therefore benefit from the experience and unrivalled knowledge of a professional team with a proven track record of delivering high-quality standard and bespoke pension websites.

We recognise that the internet will play an increasingly important role in pensions administration and member service, but also that client and member requirements and expectations from this technology will continue to evolve. Through our active engagement with schemes, trustees and members, you can be assured that PensionLine will meet your scheme requirements not just now, but in the future.

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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