



The Ethika Auto Enrolment Pension Scheme (AEPS) has partnered with ITM to deliver an online system which works with all industry standard payroll systems.

A TRIED AND TESTED SOFTWARE SOLUTION FOR AUTOMATIC ENROLMENT.!

WARWICK
& EATON 

ethika
AEPS

itm
Solution delivered...

Streamlined Auto Enrolment

The Ethika Auto Enrolment Pension Scheme (AEPS) Software System is designed to ensure Employers comply with their automatic enrolment duties.

This web based software developed by ITM is licensed to Warwick & Eaton, the appointed administrators of the scheme, and allows control of the implementation and ongoing management of auto enrolment on behalf of the employer and their employees.

A Reliable Turnkey Solution

This intuitive system manages the entire end to end auto enrolment process including:

- Managing workforce assessments, opt in and outs, employee and employer contributions and employee communications.
- Can be implemented quickly and can easily integrate with other HR, payroll and pensions systems.
- Ensures employee and scheme documentation is visible to administrators and employees.
- Runs data validation reports to meet the Pension Regulator's record keeping requirements.
- Enables payroll/HR departments access to a secure portal and enables payroll file uploads.

User-friendly

As a consumer friendly system it can be used directly by the employer or payroll/HR representative.

The software integrates with other payroll/HR software without the requirement for additional installs or customisation.

The table on the following page details how the features of the Ethika AEPS software system compares to what most payroll systems can offer employers and their payroll/HR departments to assist them with automatic enrolment.



Trustworthy Data

System Feature	Business Benefit	ITM Systems	Most Payroll
Cloud-based set-up	No local IT or software installation; automatic upgrades	✓	✗
Cloud-based operation anywhere in the world	24-hour access, 365 days a year from any internet device	✓	✗
Online, password protected portal for employees, employer and accountant*	Secure two-way communications both through the portal and e-mail (either work e-mail or personal), with default of downloads for local printing if e-mail not available	✓	✗
AE assessments for employees	Eligible jobholders, Non-Eligible jobholders and Entitled Workers	✓	✗
AE communications	All communications required by the regulations for all employees	✓	✗
Pension contribution calculation for employees	Calculates correct contributions for employees and prepares in correct format for pension provider	✓	✗
Pension contribution calculation for workers	Calculates correct contributions for workers and prepares in correct format for pension provider	✓	✗
Auto-enrolment management	Allows practice-wide management of client firms before Staging, system for accountants approaching Staging, at Staging and at every pay point following Staging	✓	✗
Provision of bespoke reports from accountancy firms to their end-clients	Bespoke client reports produced at 1 year and 6 months out from Staging Date. Then bespoke monthly to-do items notified to clients every month counting down to Staging Date ensuring every client is prepared and ready for their new duties.	✓	✗
Post Staging Date management of practice-wide AE administration	Prompts accountants to keep up-to-date with the regular AE processes at every future pay point for every client firm.	✓	✗
Postponement managed on group or individual basis	Postponement rules can be generally applied at the Staging Date and individually applied for future new entrants and set to run automatically including all relevant communications	✓	✗
Online opting-in or opting-out	Opt-ins and Opt-outs facilitated by the online portal and controlled by employees and workers	✓	✗
Online access to pension details	Employee and worker access to their pension records	✓	✗
Record Keeping	All compliance records kept indefinitely (not just the 4 or 6 years required by the regulations)	✓	✗
Registering with the Pensions Regulator	All required information for registration accumulated and prompts produced as to when to submit	✓	✗
Statutory postponement notices	Issuing of statutory notices to employees and workers	✓	✗
Declaration of Compliance"	The regulators Declaration of Compliance is completed on behalf of the employer.	✓	✗

* Access to employee portal available following 6 months membership period.

About Ethika AEPS

Ethika AEPS offer significant time and cost savings using a streamlined administration process and the expertise of a SME automatic enrolment scheme providing a holistic and managed approach to services.

Ethika AEPS benefits from discretionary fund management from EGR Wealth. The schemes offers 3 different risk profiles: default, balanced and growth.

EGR is a boutique yet fast-growing wealth management company incorporated in 2010. EGR is regulated by the Financial Conduct Authority (FCA) with FCA number FRN 487176. EGR Wealth's mission is to seek out the best risk-adjusted returns for their client base through investment primarily in collective funds and fixed income securities. They aim to make investing appealing through straightforward investments delivering fair returns.

About Warwick & Eaton

Warwick & Eaton Administrators Limited are a specialist third party pension administration company. Established in 2013 and based in the heart of Manchester City Centre, the firm specialises in the administration of Defined Contribution Occupational Pension Schemes, Warwick & Eaton deliver a high quality and first class service to their expanding portfolio of clients.

The company plans to continually expand its client portfolio and has been increasing its headcount to ensure experienced staff are recruited to help meet the growing demand from clients, including heavy investments in IT systems to be used for all types of schemes and makes their operation much more efficient and automated.

About ITM

ITM is a leading provider of specialist data management, systems and administrator support services within UK financial services.

The Company was formed in 2003 by Guy Ridley, Grant Stanley and Daniel Hockley who, having identified a service requirement for data compliance within the pension administration industry, decided to build a proposition offering data audit, cleanse and migration consultancy. Since then ITM has cleansed and migrated several million data records – advising more than 1,500 pension schemes on data compliance, asset migration and de-risking issues.

ITM's independence enables clients to trust the work they deliver and by working closely with prominent third party administrators, trustees and pension managers, they have developed firm relationships with the broader pensions industry.