

- Free BWCI seminars 21, 22, 24 January
- What does this mean for you and your business?

Are you affected?

- | | |
|---------------------------|------------------------------|
| ✓ existing pension scheme | ✓ payment to employees' RATS |
| ✓ no pension scheme | ✓ cash in lieu of pension |

- BWCI can help you find a local solution for your business
- Register to hear more about it at one of our free seminars

You can also e-mail secondarypensions@bwcigroup.com
or telephone (01481) 728432 to register

- Sarah and Mike are here to help



The Local Pensions specialists

