



EPAL was incorporated on June 6 2001 and started trading on February 20 2002, providing pension administration services for Electricity Supply Pension Scheme (ESPS) Groups and for additional pension schemes operated by Employers participating in the ESPS.

We now manage the pension administration of pension groups with membership numbers varying from less than 150 to tens of thousands and we have the flexibility and capacity to administer schemes with up to 50,000 members each.

Electricity pension administration is EPAL's core and only business and is the sole focus of all that we do. As a result, we have developed a cost-effective and structured approach to quality management with controls and procedures equivalent to best practice in the third-party pension administration marketplace.



OUR SERVICE

OUR PROMISE TO YOU IS ONE OF COMPLETE PROFESSIONALISM IN EVERYTHING WE DO AND:

- an expertise in all aspects of ESPS group administration that is second to none
- a fast enquiry response to all active and deferred members, prospective members, pensioners, dependants and to third parties
- a seamless service for members of all electricity pension schemes
- a dedicated help line number for members' enquiries
- optional specialist services
- a structured approach to taking on new customers

We have developed a comprehensive range of core services and a wide menu of additional services that enable us to draw up individual and detailed service level agreements for Trustees and Employers to match the differing and exact requirements of their groups and schemes.

We work closely with our customers and their advisers and consultants to ensure full compliance with all Regulatory and scheme requirements and to provide fast and effective responses to changes in requirements.

We can manage the pensions administration consequences of corporate acquisitions and disposals efficiently and effectively.

Our Board members are electricity industry specialists committed to quality pensions administration.



ADDING VALUE

EPAL's strength in providing a seamless pensions administration service means that we can add that personal touch to everything we do - whether responding to a concerned pensioner or providing you with additional services.

We foster a close working relationship with all our customers and provide quarterly reports that monitor our service level targets.

Our core services cover many ad hoc circumstances which may not be included as standard by some third-party pension administration services. Every year one of our senior management team will attend a meeting with your Trustees at no extra cost.

A flexible approach means that our customers can opt to use additional services at a cost effective rate either to meet the one-off needs of their scheme or as part of an on-going commitment.

A structured approach to taking on new customers means all our staff will be fully trained and familiarised with your scheme, and relevant software processes will have been tested and trialled before we go live.

All our staff are committed to the very highest standards of delivery and professionalism. Many already hold the Retirement Provision Certificate (RPC) awarded by the Pensions Management Institute (PMI) and others hold higher level qualifications and are members of the PMI.



QUALITY GUARANTEED

EPAL aims to follow recognised industry best practice in everything we do, so, from the moment you delegate your pension administration to us, you can be sure that it is in the safe hands of a dedicated and professional team.

We work closely with auditors for all our clients to provide assurances to the Trustees of the accuracy of the accounts and the quality of the benefit calculations.

Our I.T. capabilities are regularly reviewed to ensure that clients benefit from the most robust and efficient systems.

All our computerised systems are capable of interfacing with large customer pay roll/HR systems to import data to apply

to the schemes we administer, and to export data to third parties, such as a third-party actuary, as agreed with the Trustees and Employers.

As technology develops we are constantly enhancing our services to customers to include options such as secure on-line access to individual member records.

Data security is a top priority. Pensioner payroll backups are kept off-site to ensure that data can be easily recovered in the event of an emergency. Full disaster recovery plans are in place.



SERVICE STANDARDS

EPAL is exceptionally proud of the quality and speed of service and response we are able to provide to all our customers and their pension scheme members.

We comply fully with the provisions of the Clauses and Rules of the pension schemes we administer and with all relevant legislation, and we welcome visits to our offices by customers and potential new customers to see our team in action.

A full list of our core services can be found inserted at the back of this brochure or by request via www.epal.uk.com or by telephoning EPAL on 0870 7453 632.