



# Company Pension & Benefit Schemes

Providing a tailored, flexible and cost-effective menu of benefits for your team to choose from has become a proven and valuable tool to assist in recruiting and retaining valuable, productive team members. This is as true for smaller companies – where staff turnover can be a significant drain on management time and company profitability – as it is for major PLCs.

Griffins Financial Solutions can advise your team on the benefits of appropriate and adequate pension and insurance schemes. We can help your team to understand their retirement prospects and the need for insurance cover – in a highly cost- and tax-effective manner.

Employee Benefit Schemes typically include:

- Pension schemes – to provide an income in retirement
- Dependants' pensions – to provide an income for the family upon early death
- Life cover – to provide a tax-free lump sum upon early death
- Permanent health insurance - to supplement income during prolonged absence from work due to illness or accident
- Private medical insurance – designed to cover the cost of private medical treatment
- Critical illness cover – to provide a tax-free lump sum in the event of particular illnesses such as cancer, heart attack etc.

Our core competence lies in structuring company pensions and employee benefit schemes so that they are integrated part of your human resources strategy. From being perceived as a passive and undervalued overhead, company pensions and employee benefits can be transformed to play a positive and proactive role in your organisation's human resource strategy. Griffins Financial Services will work with you to structure schemes that work for your organisation and enhance your reputation as an employer.

**Griffins**

**Financial Solutions**

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Griffins Financial Solutions core competence lies in company pensions and benefit schemes, which we can transform from a passive, under-recognised cost into a proactive, positive profit-earner.



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