

# Ensign

Value your employees



UK maritime employers provide rewarding, fulfilling careers, attracting much-needed talent to the sector.

But employers face significant challenges - a more discerning workforce, and the increasing red tape of running an in-house pension scheme.

## What can I do about it?

Adopt the maritime industry's only pension plan



Merchant Navy roots 



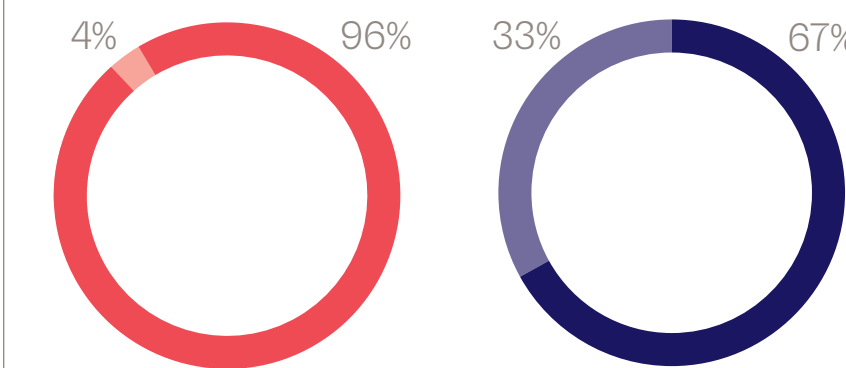
Legally, employers and pension schemes must offer high quality pensions with:

-  Real value and affordability
-  Support and advice
-  Security and stability

When choosing a pension plan, employers need:

- Economies of scale from a large, industry-wide scheme
- Reduced administration
- Unique industry knowledge
- Excellent governance

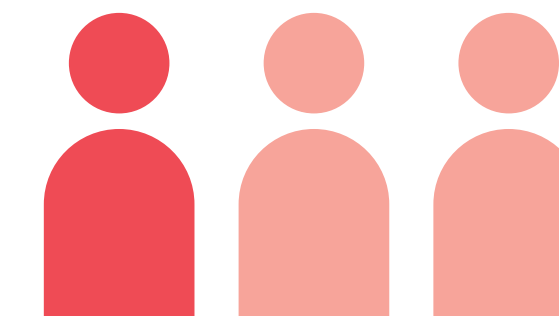
Our survey shows a big disconnect between employers' perceptions and workers' reality



96% of people feel company pension schemes are 'very' or 'quite' important

But only 67% of employers feel employees value pensions this highly

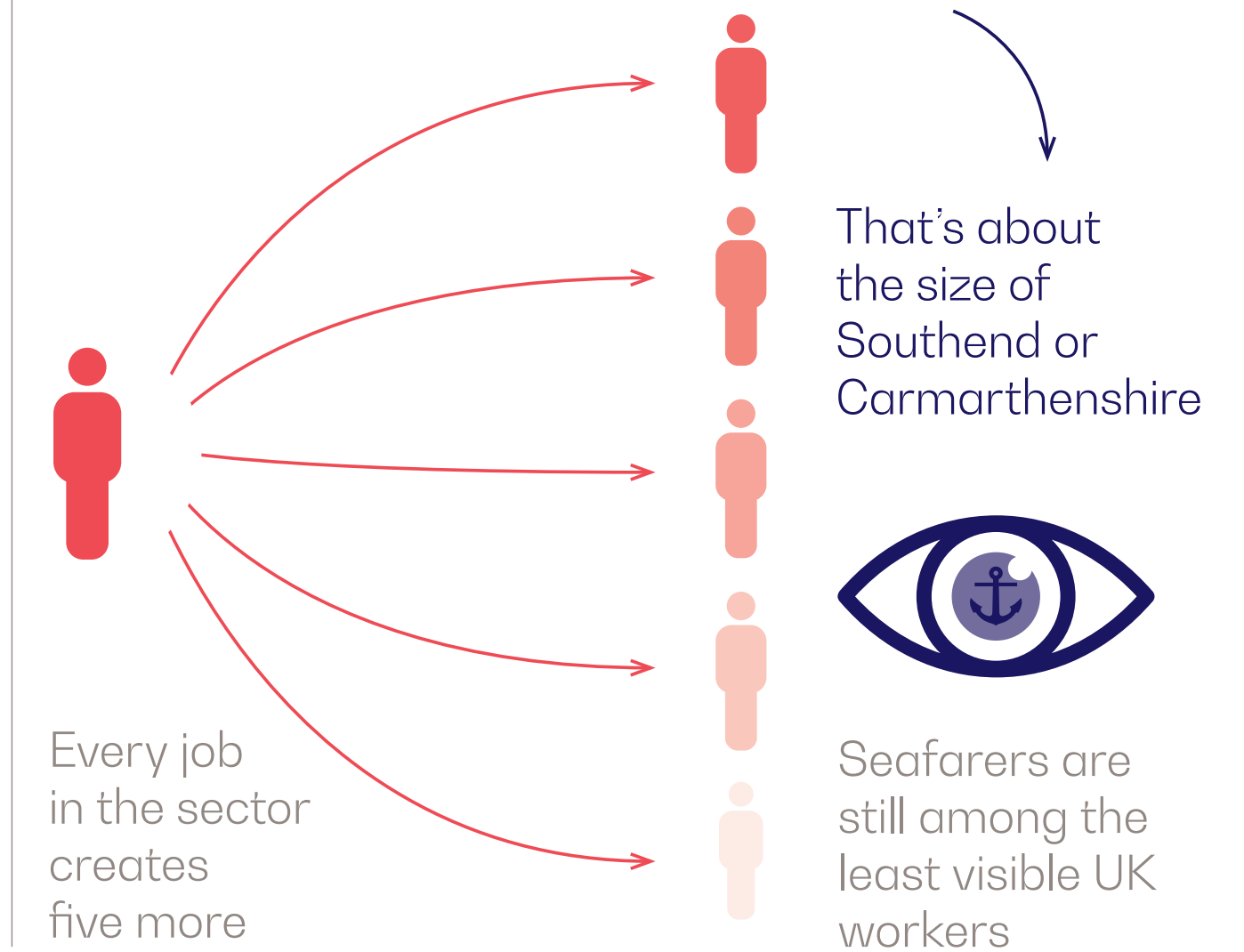
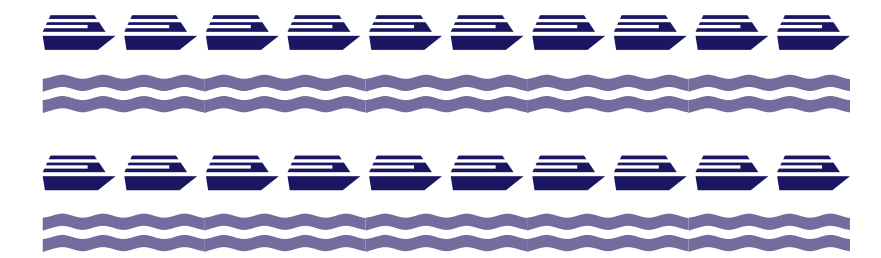
Auto enrolment doesn't end the story - a third of workers still don't save enough for retirement



A vital sector needs a dedicated pension plan



Enough to fill the world's 20 largest cruise liners



## About Ensign

Changing your pension to the right one for you and your employees is easy.

[www.ensignpensions.com](http://www.ensignpensions.com)