

### What is the Engage App?

Engage is an employee smartphone application designed to help staff engage more with their pension scheme.

The Engage App allows advisers to communicate with staff not just at renewal but throughout the year on important matters such as; volatility in stock markets, close to tax deadline, when to consolidate old pensions etc. The App provides a host of useful pension information, blogs, videos, links etc. to enhance the value that staff get from their pension scheme.

### Is there any cost to the employer of providing the App to our staff?

There is no cost to the employer for staff to access the Engage App. The full cost of this facility has been borne by your adviser as a part of their service.

### Is the App available to all scheme members?

Yes, all scheme members, (including ex staff) can access the App once they are/have been members of the pension scheme, (active or deferred).

### What do we need to do to roll out the App to our staff?

Simply provide all staff with the *following, which is available from your adviser,*

- Engage video, which highlights the features & benefits of the application
- Member FAQ document
- Unique company access code

### How do staff download the App?

Staff can download the App from the AppStore/Google Play and register using the Company code.

Location	Name of App.	App Icon
	Centric Engage Pensions	
	Engage Pensions	

### Is staff data stored on the App?

No employee financial data is stored on the App. Staff who wish to use the App download a register using the three data points of; name, phone number and personal e mail address. Personal data collected at time of registration is not stored locally. All personal data storage is provided by encrypted remote web services, hosted by Amazon under its Amazon Web Services facility within the EU. Usage details are provided to advisers on an anonymous basis in the form of statistics.

### What are the benefits to HR of staff using the App?

In addition to reducing HR queries, the App significantly increases staff engagement, the value and the appreciation that staff have for the pension scheme. As staff can now communicate with their adviser throughout the year, they get more from the pension scheme, it improves their finances and helps reduce financial stress.

### Are there disadvantages to staff if they don't use the App?

Downloading the App is optional. Employees that decide not to use the App will still have the opportunity to discuss their pension at the annual review meetings but may miss out on notifications and important updates throughout the year which will be available on the App.