

### **What kind of Pensions Auto-Enrolment journey experience will you have?**

A good journey experience is about arriving at the right place in good time and in good shape.

For once I decided not to go to my travel agent. Yes my time was at a premium but it could not be that difficult to research the best deals and, since there was a group of us going this year I thought I was capable of generating savings by not going through an agent.

In fact researching the best flight deals became extremely problematic. Trying to factor in everyone's requirements in terms of seating, baggage needs, meal plan, and preferred departure location became a logistical nightmare. In the end I decided to ignore the plethora of personal data gathered and simply go for the cheapest flights available. Unfortunately, this meant flying out at 4 o'clock in the morning. The early flight time meant that some of the party needed to be put up in hotels the night before, something I had overlooked.

I had also overlooked the need to ensure everyone had an up to date passport which required a last minute dash to the passport office; I never realised those queues could be so long.

Despite these 'minor' issues which I was able to convince myself did not really infringe upon my other priorities, such as running my business, I was very much looking forward to settling into my seat and glowing in the appreciation of a job well done. Not so. Some wanted a seat with more leg room, there were insufficient vegetarian meal options, and others complained because of the lack of hand luggage. All these irritations were directed at me at various points during the flight. Enjoying the latest George Clooney movie sipping a cool G and T was simply out of the question.

Thankfully the flight was reasonably on time if you are prepared to call a delay of 2 hours on time. However, this meant we arrived at our destination in the middle of the local rush hour. This in turn caused our pre-booked transport at least I had remembered to do that to get stuck in traffic. This caused our driver to become as much irritated as his passengers.

The ride to our destination was quiet, (some had decided to catch on lost sleep), but there was undoubtedly an air of tension which did not disappear, even when we eventually arrived at our destination. In fact, it was not until sometime into our holiday that the general mood changed into 'at least I had done my best'.

The flight home was a repetition of the outward flight, except this time my desire to watch the George Clooney movie was replaced in equal frustration by missing out on the latest Brad Pitt blockbuster. I was also told the ice machine was not working.

I arrived home tired, and perhaps somewhat a little appreciative I was unlikely to be asked to undertake such a task again even though I was able to demonstrate we had saved a few pounds.

The next day the letter from The Pensions Regulator arrived at the office. Our date for complying with the pension's legislation was only a few months away. I immediately telephoned our business adviser-'can I leave all this to you?' I said with a pleading voice.

**Author –Greg Nicholls CS Financial Solutions [greg.nicholls@csfs.co.uk](mailto:greg.nicholls@csfs.co.uk) 07583690481 Auto-enrolment Specialist**