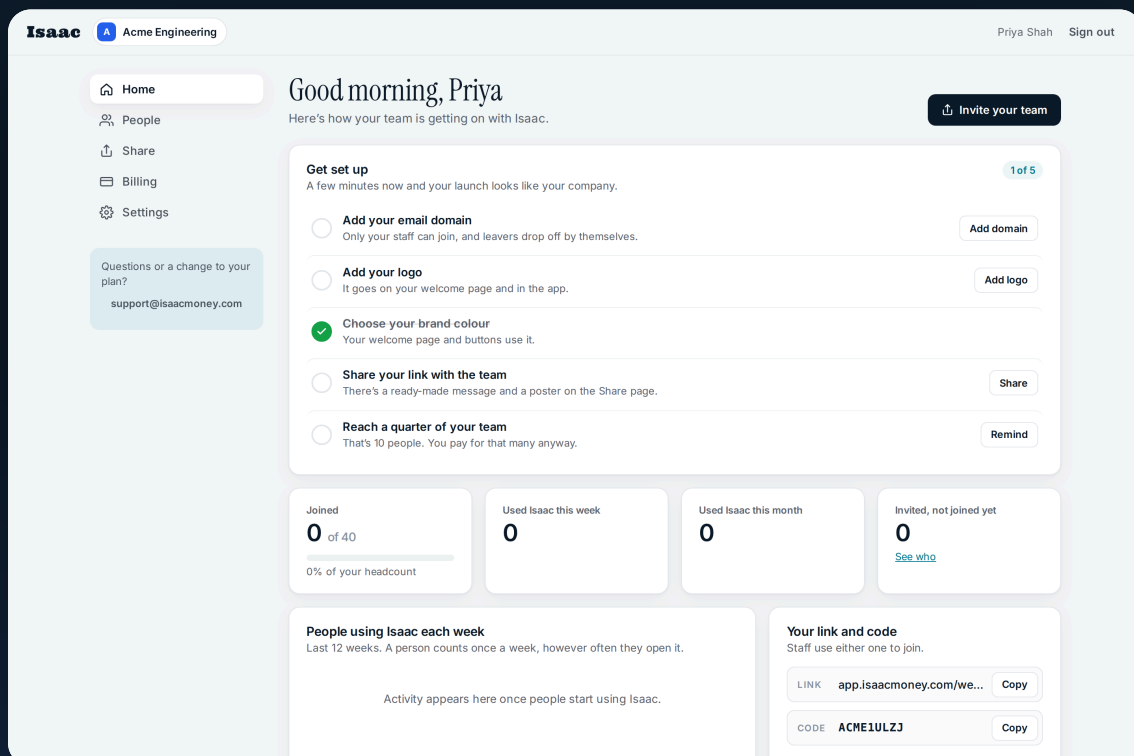


EMPLOYER GUIDE

Make the pension you already pay for *count.*

Isaac gives each of your people a retirement plan of their own, built around your scheme. It launches in a day, runs itself, and you never see anyone's figures.



THE BUSINESS CASE

Your biggest benefit is the one *nobody* sees

By law you put at least 3% of qualifying earnings into every eligible employee's pension, every month. Most of them couldn't tell you what it will pay them, or when they can afford to stop. So the money is spent, but the benefit goes unnoticed.

92%

of employees faced financial stress in the past year

[Zellis, 2025](#)

83%

took at least a day off because of money worries

[Stream / Censuswide, 2025](#)

54%

with financial wellbeing tools expect their finances to improve

[Zellis, 2025](#)

47%

would leave for a job with better financial benefits

[Stream / Censuswide, 2025](#)

What changes when they can see it

- ✓ **Your contributions get noticed.** Each person sees what your money adds up to and the income it buys them.
- ✓ **Better decisions about the match.** They can see what taking your full matching contribution does to their retirement.
- ✓ **Fewer pension questions for HR.** "When can I retire?" and "should I take my tax-free cash?" get answered in the app.
- ✓ **Planned, not sudden, retirements.** People nearing the end of their career can plan when to step down, so you can plan too.
- ✓ **Evidence for your wellbeing story.** The portal shows how many people joined and how often they use it.

FOR LESS THAN

£1

per employee a month at launch: £34.99 a year for each person who joins, billed on at least a quarter of your headcount. Bought alone, Isaac Premium is £79.99 a year.

No admin to carry

No payroll feed, no integration, no list of leavers to keep. Their access ends by itself when they leave.

TRUSTED BY

KEMLO & KEMLO

THE COMANCHE
Barbecue, Grill & Smoke house

LockOn

★ **WAYPOINT**

FLIGHT DECK WINGMAN

MEMBER OFFER PARTNERS



Forces Pension Society
Isaac is the Society's member offer for retirement planning.

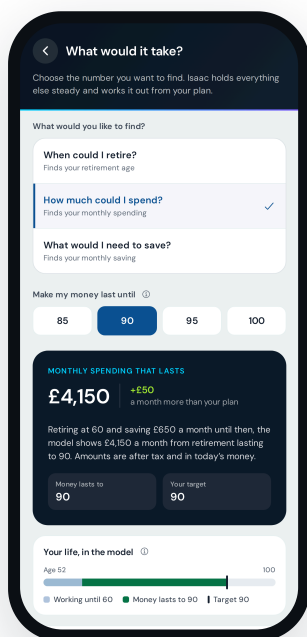


Civil Service Pensioners' Alliance
Offered to CSPA members across the civil service.

WHAT YOUR PEOPLE GET

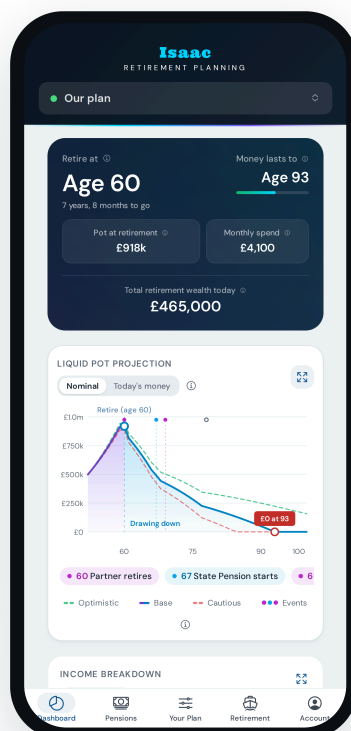
You already pay into their pension. Isaac lets them *see it*.

Auto-enrolment got almost everyone saving, but a yearly statement shows a pot, not whether it's enough. Isaac gives each employee their own retirement plan: every pension, the State Pension, their partner and their tax in one projection they can change in seconds.



What would it take?

The change that makes it work



Dashboard

Their retirement at a glance



Income breakdown

Where each year's money comes from

An answer in two minutes

Three questions, then a year-by-year projection to age 100 and the age their money lasts to.

Your scheme, properly

Contributions as a share of salary, with your fixed rate or matching formula, so they can see what taking the full match does.

Built for real decisions

When to stop, what to draw first, tax-free cash, a stress test across 1,000 futures and a PDF to take to an adviser.

Private by design

Each person signs up and owns their plan. You see who has joined and how often they use Isaac, never anyone's pensions, salary, savings or plans.

iPhone · Android · web

GETTING STARTED

Live in a *day*

No payroll feed, no single sign-on and nothing to install. A short call, an order form and a link.

1

A 15-minute call

We learn about your team and your pension scheme, and show you Isaac with a plan like a typical employee's.

2

We set up your portal

You get a portal login, your team code and a welcome page in your name. Add your logo and brand colour in Settings.

3

Add your email domain

In Settings > Who can join, add the domains your staff use. Only people with an address there can switch the benefit on.

4

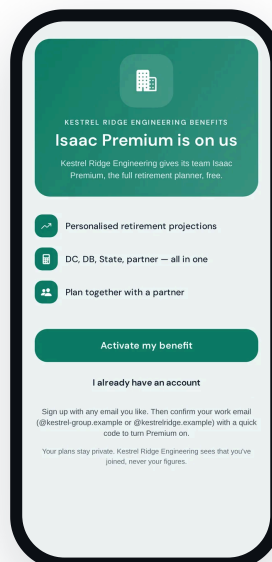
Share the link

Use the ready-made email, Slack or Teams message, the QR code or the printable poster on the Share page. Or invite people by email from the portal.

Get set up
A few minutes now and your launch looks like your company. 1 of 5

- ☐ **Add your email domain**
Only your staff can join, and leavers drop off by themselves. [Add domain](#)
- ☐ **Add your logo**
It goes on your welcome page and in the app. [Add logo](#)
- ☒ **Choose your brand colour**
Your welcome page and buttons use it.
- ☐ **Share your link with the team**
There's a ready-made message and a poster on the Share page. [Share](#)
- ☐ **Reach a quarter of your team**
That's 10 people. You pay for that many anyway. [Remind](#)

The portal's setup checklist ticks itself off as you go.



Your welcome page: your logo and colour on the page staff open from your link.

What staff do

Open your link, sign up with any email they like, then confirm their work email with a six-digit code. Premium switches on straight away and their first plan takes about two minutes.

ONLY YOUR PEOPLE

Leavers drop off *by themselves*

Each person confirms a work email at one of your domains before their Premium starts, and again every few months. Someone who has left can't read their work email, so their access ends without anyone keeping a list.

Who can join

Add the email domains your staff use. Each person then confirms a work address at one of them, with a code we email to it, before their Premium starts.

@acme-eng.co.uk x

yourcompany.co.uk

Add domain

Add every domain people have addresses at, for example after a merger. Subdomains such as uk.yourcompany.com are included.

How often people confirm they still work here

Every 6 months v

1. Join

People sign up with any email, then confirm their work address with a six-digit code.

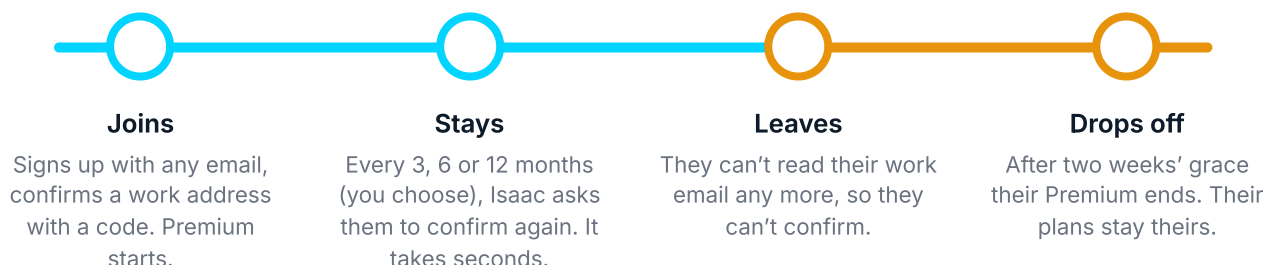
2. Confirm now and then

Isaac asks again on your schedule. It takes a few seconds, and they get two weeks to do it.

3. Leavers drop off

Someone who has left can't read their work email, so their access ends by itself. They keep their plans.

Settings > Who can join. Add every domain your people use. Subdomains are included, personal services like Gmail are not.

**You stay in control**

Remove anyone from the People page at any time, and restore them if you need to. Someone you've removed can't rejoin with the code.

Kind to people who leave

They keep every plan, can move their sign-in to a personal email, and are offered 25% off if they want to keep Premium themselves.

RUNNING IT

Everything in one *simple place*

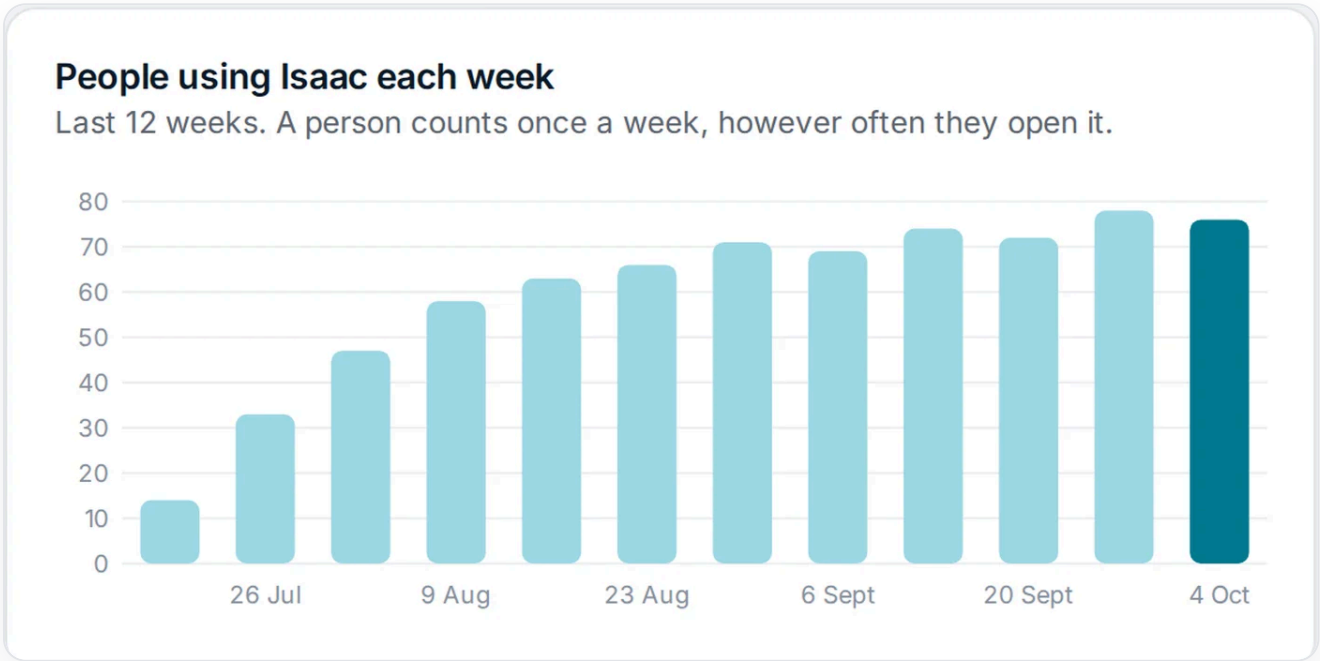
Sign in at isaacmoney.com/employer. Five pages, no training needed.

Everyone 1Active 1Not used in 30 days 0Invited 0

Q Search by name or email

Person	Status	Joined	Last used	Plans	
Jo Bloggs jo.bloggs@outlook.com ✓ jo.bloggs@acme-eng.co.uk · next check 5 Apr 2027	Active	5 Oct 2026	Today	1	Remove

People: who has joined, who has confirmed their work email and when they'll next be asked, and who hasn't opened Isaac in a while.



Home: people using Isaac each week (example figures).

Home	Setup checklist, members, weekly and monthly use, and a list of people to nudge.
People	Search, filter by status, export to CSV, invite by email, remove or restore.
Share	Your link, code and QR code, ready-made messages and a printable poster.
Billing	Your members, your price ladder and your invoices.
Settings	Who can join, how often people confirm, your logo, colour and account.

PRICING

A price per person that *falls* as more of your team joins

You pay for the people who switch Isaac on, at a rate that drops at each quarter of your headcount. Every member gets the full Premium app; you get the portal and a welcome page in your name.

FIRST 25% OF HEADCOUNT £34.99 per member a year	25% TO 50% £29.99 per member a year	50% TO 75% £19.99 per member a year	75% TO 100% £14.99 per member a year
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Worked examples

TEAM SIZE	AT LAUNCH a quarter of the team, the minimum	HALF JOIN	EVERYONE JOINS
50 people	£454.87 13 members	£814.75 25 members	£1,254.50 50 members
250 people	£2,204.37 63 members	£4,063.75 125 members	£6,252.50 250 members
1,000 people	£8,747.50 250 members	£16,245.00 500 members	£24,990.00 1,000 members
Per employee a month	about 73p to 76p	about £1.35	about £2.08

A year's cost, before VAT. You're billed for whoever has joined, and for at least a quarter of your headcount. Annual billing by invoice. Minimum 10 employees.

YOUR ESTIMATE

Work out your own figure with the calculator at isaacmoney.com/employers, or ask for a personalised copy of this guide and we'll put it here.

DATA AND PRIVACY

Clear about what you see, and *what you don't*

You see

Each member's name and email, their work email once confirmed, when they joined, when they last used Isaac and how many plans they've made.

You never see

Anyone's pensions, salary, savings, spending, partner or any figure in their plan, individually or in total.

You send us

Nothing, if you share your link or code. If you invite people from the portal, just the addresses you type in.

SECURITY

Built so there's little to worry about**No data feed from you**

No payroll or HR integration, so there's no connection into your systems to secure.

Encrypted in transit

Everything between the app, the portal and our servers travels over TLS.

Locked on the phone

Passwords are stored hashed. Members can add a passkey and a PIN or Face ID lock on the app.

Each person owns their account

They sign up themselves and can delete their account and data at any time.

Walled off in the database

Each account's plans are kept apart from every other account's, at the database itself.

UK GDPR

Isaac is run in the UK under UK GDPR and the Data Protection Act 2018. Our privacy policy is at isaacmoney.com/privacy.

For your DPO or IT team

Send us your security or supplier questionnaire and we'll complete it. Codes come from hello@isaacmoney.com, which your mail filters may want to allow.

COMMON QUESTIONS

Before you *decide***We already have a pension provider app**

Provider apps show one pot. Isaac brings every pension together, workplace, old and State, and shows whether it adds up to enough. It works alongside your provider.

Will our employees use it?

The first answer takes about two minutes, from figures most people know. The portal shows you how many joined and how active they are.

We already offer a wellbeing platform

Broad platforms cover budgeting, debt and saving. Isaac does one thing in depth: retirement. Many employers offer both.

Is this financial advice?

No. Isaac is a planning tool. It isn't regulated by the FCA and doesn't recommend products, so offering it isn't giving advice.

What if some staff don't have a work email?

Talk to us. For shift or site teams we can admit people by code alone, and you remove leavers in the portal.

Does IT need to be involved?

Usually not. There's nothing to install and no integration.

NEXT STEPS

1

Book a 15-minute call

We'll show you Isaac with a plan like a typical employee's and answer your questions.

2

Sign the order form

One page. We set up your portal, team code and branded welcome page the same day.

3

Share the link

Send the ready-made message from the portal. Your people are planning within minutes.

Ready when you are

Book a call at isaacmoney.com/employers or email support@isaacmoney.com.

Isaac

Isaac is an educational planning tool, not financial, investment, tax or legal advice, and is not authorised or regulated by the FCA. Projections use what each person enters and are not guarantees. Prices are per member per year, before VAT, and correct at October 2026.