STAR

Setting the standard
for smoother transfers

Accreditation Brands Terms of Use

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STAR is the industry award scheme to improve customer experience of transferring savings and investments by setting and measuring against a best practice

2023 STAR Accreditation Guidelines

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Introduction

- STAR collects and publishes the performance of companies when executing transfers, which will provide regulators, customers, and their financial advisers with clear evidence of a commitment to improve their performance. This creates a competitive advantage for organisations involved in STAR, who are leading and driving industry change when it comes to switching.
- This guide will help you use the STAR Accreditation logo and how to use it in your customer communication and marketing collateral.
- It covers topics such as scaling, spacing, colours and some pre-approved narrative that you can use.
- STAR is a not-for-profit body and is supported by the Financial Conduct Authority (FCA), Association of British Insurers (ABI), Department for Work and Pensions (DWP), The Pensions Regulator (TPR) and other industry bodies.
- Holding a STAR accreditation is an indication of industry agreed standards and competency using specific agreed criteria around processes. It is in no way an overall endorsement of a product or service.

STAR Participation

- STAR accreditation is designed to measure, recognise and award transfer performance across the industry.
- Holding STAR Accreditation is an indication of industry agreed standards and competency using specific agreed criteria around processes.
- Supports the new FCA Consumer Duty rules.
- Enables firms to demonstrate to regulators their commitment to good practice and to the continued development of industry standards.
- Recognition for delivering good practice.
- Provide regulators and customers with clear evidence of how firms are behaving.
- As well as having happier clients, participating firms will also benefit from greater certainty in dealing with counterparties, leading to fewer queries and lower administration costs.
- Better communication, universal standards, continuous improvement, and improved transparency.
- STAR is not a regulator and does not have any legal or regulatory enforcement powers.
- STAR does however have an 'oversight' function and works to ensure that those organisations' it accredits meets industry agreed standards that are FCA, DWP and TPR endorsed.
- The initiative has support from the Pensions Minister, across the wider industry and Government.

STAR Accreditation

- STAR Accreditation is designed to measure, recognise and accredit transfer performance.
- There are three STAR Accreditation levels, which are based on performance. The bronze, silver and gold accreditation both reward good performance and encourage improved performance.
- Accreditation thresholds are set through industry collaboration by the Steering Group and are monitored by the Accreditation Steering Group.

Use of the STAR Accreditation Logo

- We provide the STAR Accreditation logos and it is your responsibility to ensure that you use the correct logo for the correct brand/SLA group and that it is clear in your communications.
- The colours, proportion, size of typography and positioning, have all been carefully considered in relation to each other.
- Please do not modify the STAR Accreditation mark in any way.
- Please only use the STAR Accreditation logo for the purposes of promoting your participation in STAR and the specific Accreditation you have been awarded.
- You must only represent the STAR Accreditation relevant to the STAR Service Level Agreement (SLA) Groups for the specific brand you have provided MI on (i.e., do not use a STAR Accreditation for Personal Pensions for Occupational Pensions).
- STAR members have the right to continue to use their STAR Accreditation after they have resigned their STAR membership. Note that the STAR Accreditation logos will be date stamped and highlight the year and SLA Group in which the STAR Accreditation was awarded.

Two different file formats are available to members, these should cater for most usual requirements in order to fit within members own branding.

The following pages explain how to use the Star Accreditation logos.

Colour, mono and reverse out logos are available

It is preferable to use the colour version but, if you have a document in black and white or reversed out, you may want to use the other versions.

Colour example

Black example

White example

Clear space

The accreditations looks best surrounded by an area of clear space. This ensures a high degree of visibility, legibility and also preserves the integrity of the awards.

Minimum size

The minimum size of the accreditations is 30mm. This still allows legibility of the text in the award.

File formats

The logos are available in the following formats:

EPS
Encapsulated PostScript

An EPS is the best file format to supply to your design agency. This is a 'vector' file that will allow your designers to scale without pixelation giving sharp and crisp use and can be used both in print and web applications.

PNG
Portable Graphics Network

The PNG image file format that is great for web graphics and all standard office based packages. This format has a transparent background.

If you require any accreditation supplied in a different specification please contact enquiries@joinstar.co.uk.

Colour references

Each of our Accreditation colours work in conjunction with ST AR purple which features in our main branding. These colours are an important part of the STAR Accreditation visual identity and must not be changed.

Accreditation colour references

STAR Gold

C 18	R 208
M 29	G 171
Y 82	B 65
K 6	

STAR Silver

C 40	R 157
M 31	G 157
Y 32	B 156
K 10	

STAR Bronze

C 25	R 179
M 45	G 132
Y 75	B 72
K 15	

STAR brand colour references

STAR Purple

C 80	R 67
M 100	G 221
Y 0	B 92
K 40	

STAR Grey

C 0	R 112
M 0	G 111
Y 0	B 110
K 70	

Clearly communicating your STAR Accreditation and avoiding consumer confusion

If you have multiple brands and SLA groups, it is essential that you use the STAR Accreditation logo that is specifically for your brand and SLA.

Each STAR member has the choice to sign up to an SLA at an organisational or marketing brand level reflecting the brand or brands they wish their MI Reporting and Accreditation to be associated with. So, an organisation which has several brands will need to decide, for the MI being submitted, which of their brands will be represented and which SLAs they need to support.

SLA/MI Categories

There are four groupings, each having a recommended SLA, split into the following:

ISA/GIA

This group will include transfers and re-registrations from any Cash ISA/ Stocks & Shares ISA into a Stocks & Shares ISA; any General Investment Account (GIA) or other unwrapped portfolio into any other GIA or unwrapped portfolio; any Stocks & Shares ISA into a Cash ISA. Cash ISA to Cash ISA transfers are out of scope at this time.

Personal Pensions/SIPP and SSAS

This group will include transfers and re-registrations from any (Group) PPS/(Group) SIPP/(Group) Stakeholder into a (Group) PPS/(Group) SIPP or (Group) Stakeholder Pension or Occupational DC Pension or Annuity.

Occupational Pensions

This group will include transfers or re-registrations from any Occupational DC Pension into an Occupational DC Pension, (Group) PPS/ (Group) SIPP/(Group) Stakeholder plan or Annuity. Defined Benefit, Executive Personal Pension & SSAS (Small Self- Administered) schemes are out of scope at this time.

Asset Manager/Transfer Agent

This group will cover Asset Managers, Fund Managers and or Transfer Agents who perform actions within the processes covered by the other Working Groups.

You must only use the STAR Accreditation logo for your specific brand/SLA/MI Category. It is misleading to associate your ST AR Accreditation with any of your brands or SLA /MI categories that have not been accredited. The STAR Accreditation logo will be both date-stamped and the SLA Group easily identifiable.

Describing STAR Accreditation

Please use the following description without sign-off when describing your STAR Accreditation. If you would like to use another description, please follow the sign-off process contained in this document.

- We are part of the STAR initiative, improving customer experiences of transferring savings and investments from one financial institution to another.
- STAR accreditation is designed to measure, recognise and award transfer performance across the industry.
- There are three STAR accreditation levels, which are based on transfer performance. Bronze, silver and gold accreditations are designed to both reward good performance and encourage improved performance.
- The accreditations are set through industry collaboration.
- [Insert company name] has been awarded a [insert gold, silver or bronze] STAR [insert SLA category] Transfer Accreditation.

Describing STAR Member

- We are part of the STAR initiative, facing the challenge of improving customer experiences of moving money from one financial institution to another.
- STAR accreditation is designed to measure, recognise and accredit transfer performance across the industry.
- STAR members are made up of organisations who have submitted MI but did not meet the required threshold and organisations who have joined but have yet to submit MI.
- [Insert Company name] is proud to be STAR accreditation holders in recognition of our support for the industry initiative.
- [Insert Company name] is proud to be involved in STAR in recognition of our support for the industry initiative.

Signing off your PR & Marketing

We support your ideas and creativity when using Star Accreditations.

- ☆ No sign-off is needed for communications that meet the guidelines in this document and follow the Terms and Conditions of our contract.
- ☆ If you would like to use content outside these guidelines, then please follow the sign-off process below.
- ☆ We ask that you always send final versions of your marketing/communications material to us for reference: email enquiries@joinstar.co.uk.

Marketing / PR support

We are happy to work with you and your PR/Media team to help support both traditional and digital PR campaigns by providing a personalised quote from the STAR team.

Any PR materials should be sent to enquiries@joinstar.co.uk for review and comment before publishing.

Marketing Checklist

- ☆ Use the logo you have been accredited with and go public - this is for you, your advisers and consumers.
- ☆ Follow STAR on LinkedIn and Twitter. Share / support activity.
- ☆ Communicate your results internally to the relevant stakeholders e.g. head of public affairs, marketing director, chief operating officer and whoever on your exec is the Consumer Duty Champion.
- ☆ Get in contact with us at enquiries@joinstar.co.uk if you require any marketing support.