

PENSION

The law requires we enroll you into workplace pension scheme if you are eligible. However, there will be a 3 month waiting period, from the date of eligibility, before contributions are made or deducted from your pay. However, if you wish, you can opt-in to the scheme at any time during the 3 month waiting period.

What Pension Scheme will be Used?

We want our Temporary Workers and Employees to have access to a highly regarded pension plan and have set up a scheme with NOW:Pensions, who will administer the NOW:Pensions Trust plan on our behalf.

Who will be automatically enrolled? You will be automatically enrolled if you are an Eligible Jobholder. An eligible Jobholder is someone who is aged 22 or over, but is under the State Pension Age **AND** earns over a certain amount every week.

Your age and earnings will be assessed every week that you work through us, and the 3 month waiting period will start from the first week that you become an Eligible Jobholder. As soon as you become an Eligible Jobholder, you will receive information **via e-mail** from NOW:Pensions confirming the 3 month waiting period and what happens afterwards. Following the 3 month waiting period, you will be assessed again on a weekly basis, and the first week that you become an Eligible Jobholder, you will automatically be enrolled in our Pension scheme. After you have been enrolled, **you will pay pension contributions every week that you are an Eligible Jobholder.**

How much will you pay? You will pay 5% of your "enrolment earnings" - these are your taxable earnings in excess of the lower earnings limit for National Insurance purposes and we will make contributions of 3% of your "enrolment earnings". You can choose to increase your contributions up to a maximum amount, although our contributions will remain at 3%. You will also pay a small fee for the scheme to be administered.

Can you Opt Out of the Pension Scheme? You can choose to opt-out of the pension scheme, if you wish, but only after you have been enrolled. If you opt-out within 1 month of joining the scheme, you will receive a refund of any contributions that you have made.

Can you Opt-in to the Scheme? If you are not an Eligible Jobholder, you are still able to opt into our pension scheme and as long as you meet the earnings threshold, we will make a 3% contribution.

Personal Information: It is important that we hold accurate personal information. Please ensure you provide us with accurate information in relation to your Full Legal Name (including Middle Names), Date of Birth, National Insurance Number, Address and Postcode and Email address.

Your e-mail address is important, as this will be the chosen method of communication with you regarding pensions.

Joining the Scheme: Please be aware that we are not able to offer any guidance regarding your pension arrangements. If you require any further information you can:-

- Contact an independent financial adviser
- Visit www.direct.gov.uk/workplacepension or
- Visit www.nowpensions.com