

Dear temporary worker

We've chosen to offer NEST as our workplace pension scheme to meet our employer duties and help you put money aside for your retirement.

NEST is a straightforward pension scheme that gives you one retirement pot for life.

You can contribute to your retirement pot, and in many cases, we will contribute too. You'll also usually get extra money from the government through tax relief, as long as you're making contributions. NEST uses the relief at source method of claiming tax relief. This means that you make contributions from your pay after the deduction of tax – if you pay tax. If you are eligible for tax relief, NEST will claim this for you from HMRC and add it to your pot.

If we don't have your National Insurance number though, NEST won't be able to claim tax relief on your behalf, so please make sure you've given it to us, so you don't miss out on any extra money.

When can I join NEST?

We've postponed the date we start automatically enrolling people who are eligible to be enrolled to 12 weeks after employment start date

On the date we start automatically enrolling people

We'll automatically enrol you if, after 12 weeks' continuous employment through Highfield Search you're:

- aged at least 22 but under State Pension age
- working, or if you ordinarily work, in the UK
- earning more than £10,000
- not already a member of a qualifying workplace pension scheme we provide.

You'll get contributions into your retirement pot from us and extra money from the government through basic rate tax relief, as long as you're eligible and making contributions too.

We won't automatically enrol you if you're already an active member of a qualifying scheme with us.

Workers who can ask to opt-in and get a contribution from us

You can choose to opt in to NEST now if you're:

- not already a member of an existing qualifying workplace pension scheme
- aged at least 16 but under 75
- earning more than £5,876
- working, or if you ordinarily work, in the UK.

If you want to become a member of NEST before the completion of 12 weeks continuous employment through Highfield Search you'll need to let us know by email or letter stating, you wish to join the scheme. A written letter must be signed and an email must include the following words *'I, [your name] have personally submitted this request'*

If you become a member of NEST you have the option to make member contributions into your retirement pot, we'll contribute too, and you'll also get money from the government through tax relief, as long as you're contributing.

Workers who can ask to join

You can ask to become a member of NEST if you're:

- inside the age range mentioned above
- earning up to and including £5,876
- working, or if you ordinarily work, in the UK
- not already a member of a workplace pension scheme.

When you're a member of NEST you can make contributions directly to your retirement pot whenever you like. These contributions can be no less than £10. There's no duty on us to make employer contributions

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Getting more information

If you'd like to know more about NEST, you can visit their website at www.nestpensions.org.uk or search online for NEST pensions.

NEST's contact details:

NEST
Nene Hall
Lynch Wood Business Park
Peterborough PE2 6FY

Online live help: nestpensions.org.uk/livehelp

Member enquiries: **0300 020 0090**

You can find out more about pensions and being a member of NEST by visiting their website at www.nestpensions.org.uk or by searching online for NEST pensions.

You can also get general information on pensions and saving for later life from gov.uk/workplace-pensions

If you have any questions about contributions or your enrolment, please contact Tony Gillon, Highfield Search Recruitment

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Tony Gillon'.

Tony Gillon
Director, Highfield Search Recruitment