

Dear Colleague,

## Workplace Pension

To help our people save more for their retirement, we enrol our workers into a workplace pension scheme. We've chosen Nest for its award-winning investment strategy that's designed to grow your pension savings over time. You can find out more information about the Nest scheme by visiting their website [www.nestpensions.org.uk](http://www.nestpensions.org.uk).

We will automatically enrol you into our chosen workplace pension scheme after you have been employed for 3 months if you are:

- aged at least 22 but under State Pension age and
- earning more than £768 every 4 weeks.

We will write to you again to confirm when this has been done. Once enrolled into the scheme you can choose to opt out if you want to.

If you want to be enrolled into Nest sooner, you'll need to let us know by contacting our payroll team on 02392 370044 or emailing [payroll@nviro.co.uk](mailto:payroll@nviro.co.uk).

## What does this mean for me?

As your employer, we'll make contributions to your pot. It's set up so that you make contributions too, which will be taken from your pay. We calculate contributions based on your total pay. If you're eligible, you'll also get extra money from the government through tax relief.

## What will be paid into my pension?

You will contribute 5% of your pay which we will pay into your pension pot from your pay. You can increase this amount if you wish to, by contacting Nest once you have been enrolled.

We contribute 3% of your pay into your pension pot.

## Do I get any Tax Relief?

If you're eligible for tax relief, Nest uses the relief at source method of claiming tax so you make contributions from your pay after tax has been deducted. It'll then claim this from HMRC and add it to your pot.

Right now, the basic rate tax relief is 20%. That means for every 80p you pay into your pot, Nest will put in an extra 20p from the government. Nest needs your National Insurance number to do this, so please make sure we have this on record.

If you pay more than the basic rate of income tax, you might be able to get even more tax relief. You'll need to claim this yourself by contacting HMRC.

## Can I still join even if I'm not eligible?

Yes, you can opt into the Nest pension scheme and get a contribution from us if you're:

- aged at least 16 but under 75 and

- earning more than £480 every 4 weeks in the pay period that you're assessed in.

If you opt in, we'll contribute towards your pension pot. You can contribute as well and if you do, you'll also get money from the government through tax relief.

If you are of eligible age but earn less than £480 every 4 weeks, you can also ask to join Nest. Once you're enrolled you can put money into your pension pot whenever you like. There's no duty on us to make employer contributions. You can sign up at any time by contacting our payroll team on 02392 370044 or emailing [payroll@nviro.co.uk](mailto:payroll@nviro.co.uk).

### What happens next?

Once you're a member of Nest, you'll receive a useful welcome pack from them. This will include details on how your pension works and how to manage it online.

If you don't receive your welcome pack soon, please contact our payroll team on 02392 370044 to make sure you've been enrolled and it's been sent to the right address.

### How do I opt out?

If you decide that you don't want to put money aside for the future, you can opt out. You can only do this within your one month opt-out period which starts three days after you've been enrolled into Nest.

Once you've opted out with Nest, we'll refund any contributions you've made. It also means you won't get any pension payments from us or through tax relief. If you change your mind, you can always ask us to opt you back into the scheme. You can only opt back in once in any twelve-month period.

You'll need your Nest ID from your Nest welcome pack to do this – it's due to arrive through the post when you're enrolled. You can opt out by:

- following the online process on the Nest website [www.nestpensions.org.uk/member-hub](http://www.nestpensions.org.uk/member-hub)
- calling 0300 020 0090 and following the automated instructions
- calling Payroll on 02392 370044
- email Payroll at [payroll@nviro.co.uk](mailto:payroll@nviro.co.uk)

If you have any questions about pension contributions or the enrolment process, please contact our payroll team on 02392 370044.

Yours sincerely



Hannah Miller  
People Director