



# Pensions and Enrolment

To help people save more for their retirement, the government requires employers to enrol their workers into a workplace pension scheme. We have chosen NEST as our workplace pension scheme provider. Auto-enrolment scheme was introduced to all eligible workers between 2012 and 2018. NEST is a straightforward pension scheme that gives you one retirement pot for life.

**Q. Am I going to be automatically enrolled?**  
You will be automatically enrolled into NEST after 12 weeks if you:

- Earn more than £10,000 a year (£192 per pay period)
- Are aged 22 or over; and
- Are under state pension age
- Are working in the UK

If you don't meet the criteria, but do meet them at a later date, we'll automatically enrol you then.

**Q. How much do I have to Pay?**  
A deduction of 5% will be taken from your pay each week that you work, Lloyd Recruitment Services also contribute of 3%. Therefore, each week you work you receive 8% contribution into your pension pot. You will normally receive tax relief on these contributions.

**Q. How does my contribution get to NEST?**  
You will make weekly contributions from your pay; Lloyd Recruitment Services pay this deduction direct to NEST on your behalf along with their statutory contribution.

**Q. Can I join even if I won't be automatically enrolled?**  
Yes. If you wish to enrol earlier than 12 week you must email us to [accounts@lloydrecruitment.co.uk](mailto:accounts@lloydrecruitment.co.uk) and make

this request. Your request must include the phrase "I confirm I personally submitted this notice to join a workplace pension scheme"

**Q. What happens next?**  
Once you're a member of NEST you'll receive a starter pack from NEST this will provide details of how to login to your account. You will also be given the right to opt out of the scheme.

## More Information

You can get more information about automatic enrolment at [www.nestpensions.org.uk](http://www.nestpensions.org.uk). Email [support@nestpensions.org.uk](mailto:support@nestpensions.org.uk) or telephone member enquiries on 0300 020 0090

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You can also get more information about automatic enrolment [www.gov.uk/workplacepensions](http://www.gov.uk/workplacepensions)

