

Overview

This Quick Reference Guide (QRG) describes how to waive out of the Retirement Savings AE Plan and commence contributions in the Retirement Savings Plan with matched Company contributions.

As an eligible employee currently paying contributions you have been automatically enrolled into the Retirement Savings AE Plan on a default contribution basis of 5% Employee and 3% Employer.

You can elect to pay higher contributions and contribute any percentage of your pensionable pay to the Plan (subject to HMRC limits) and the Company will match contributions up to a maximum of 6%.

Whilst employed by Nuffield Health employees are automatically covered for 1 x annual base salary in the event of their death.

Members of the Nuffield Health Retirement Savings Plan who elect a pension contribution rate of 6% or more, will be covered for 3 x annual base salary.

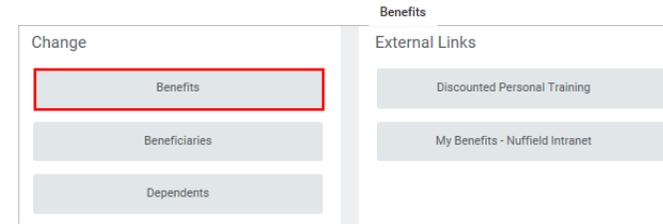
Need to Know Before Starting!

Your Retirement Savings Plan changes will be applicable from the 1st of the month following your change request.

First you need to Waive out of the Retirement Savings AE Plan before you can join the Retirement Savings Plan with matched contributions.

Waive Auto Enrolment Scheme

1. Click **View all Apps** on your home page.
2. Scroll down and Click on **Benefits** 

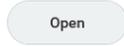


3. Click **Waive Auto Enrolment/Join Retirement Savings Scheme**

- Change Reason *
- Change my Healthcare (Qualifying Life Event only)
 - Change My Retirement Savings Contributions
 - Join/Change Retirement Savings (Bank)
 - Join Retirement Savings Scheme
 - Waive Auto Enrolment/Join Retirement Savings

4. Click on **Benefit Event Date** calendar icon and select today's or future date. The contribution rate range will apply from the 1st of the following month.

5. Click **Submit** 

6. Click **Open** 

7. Click **Let's Get Start** 

8. Click **Manage**

