

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



- 4. Click on Benefit Event Date calendar icon and select today's or future date. The contribution rat in ange will apply from the 1st of the following month.
- 5. Click Submit Submit
 6. Click Open Open
 7. 7. Click Let's Get Start Let's Get Started
 8. Click Manage Retirement Savings AE Plan Strive Contribution 5% Company 3% Contribution 5% Contribution 5% Company 3% Contribution 5% Contribution 5% Contribution 5% Contribution 5% Company 3% Contribution 5% Contribution 5% Company 3% Contribution 5% Company 3% Contribution 5% Contribution 5% Contribution 5% Contribution 5% Company 3% Contribution 5% Company Contribution 5% Company Contribution 5% C



9. Click Waive, then Confirm and Continue



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10. A message will pop up to prompt you to make further changes, or submit your changes if you have finished updating your selections

Your Retirement Savings Plan changes have been $\qquad \times$ updated, but not submitted

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

11. Both Plans will show their status as **Enroll**. Click **Enroll** on the Retirement Savings Plan



12. Click Select, then Confirm and Continue



13. Enter your chosen contribution percentage, then click Save



14. Both Plans will show: Retirement Savings Plan will show your chosen contribution rate and Retirement Savings AE Plan will show as waived

Retirement				
Contribution	6%	Retirement Savings AE Plan Waived		
Маладе		Enroll		

- 15. Click on **Review and Sign** to complete your selection Review a
- 16. Check your selections are correct and click Submit

elected Benefits 1 item =									
Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost			
Retirement Savings Plan	01/03/2021	01/03/2021	6%			Included	^		
Aviva							~		
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Zalved Benefits 1 Hem									
Retirement Savings AE Plan					Waived		$\hat{}$		
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17. You can view your selections by clicking View 2021 Benefits Statement



19. Select Print to launch a printable version of this summary for your records.

Print Useful Information: Aviva can be contacted by email at mymoney.questions@aviva.com or by phone at 0345 600 6303

The scheme reference for the Nuffield Health Retirement Savings Plan is N10027