

Overview

This Quick Reference Guide (QRG) describes how to Join/Opt In to the Nuffield Health Retirement Savings Plan (“the Plan”).

Eligible employees will be automatically enrolled into the Retirement Savings AE Plan after a 3 month postponement period, however employees who wish to join the Plan sooner can voluntarily Join/Opt In to the Plan.

Employees who voluntarily Join/Opt In can contribute any percentage of their pensionable pay to the Plan (subject to HMRC limits) and the Company will match contributions up to a maximum of 6%.

You can change your contribution rates at any time.

To find out more, please visit our [Retirement Savings](#) page.

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%, will be covered for 3 x annual base salary.

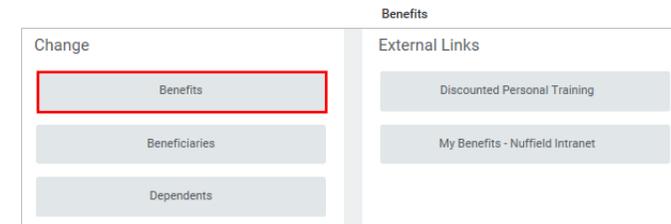
Need to Know!

- Your Retirement Savings Plan enrolment will be applicable from the 1st of the month following your request.
- Aviva are the Plan Administrators and will write to employees directly to confirm their account has been set up.

Join Retirement Savings Scheme

1. Click on **View All Apps** on your home page.

2. Scroll down and click on **Benefits**



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

Note: An error box will appear if you are already enrolled in a Retirement Saving Plan. You will need to revise and select **Change My Retirement Savings Contributions** to make changes to your contributions.

5. You do not need to provide any supporting documentation for joining the Retirement Savings Plan.

6. Click **Submit** 

7. Click **Open**

Open

8. Click **Let's Get Started**

Let's Get Started

9. Click **Enroll**



Retirement Savings Plan
Waived

Enroll

10. Click **Select**, then **Confirm and Continue**

Select
 Waive

Confirm and Continue

11. Enter **contribution percentage**, then click **Save**

Contribution Type Percentage

Save

Contribution (%)

6

Maximum Percentage: 100

12. 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 updated, but not submitted** ✕
Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

13. Click on **Manage** to make further changes (if applicable)



Retirement Savings Plan
Aviva

Contribution

6%

Manage

14. Click on **Review and Sign** to complete your selections

Review and Sign

15. View your changes and click **Submit**

Submit

16. You can view your selections by clicking **View 2021 Benefits Statement**

View 2021 Benefits Statement

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

Print

18. Click **Done**

Done

END OF PROCESS

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