# Pension Auto Enrolment Opt In Form

A tailored notice for non-eligible jobholders who can opt in to NEST

We’re now offering NEST as our workplace pension scheme to help you put money aside for your retirement.

If you’d like to become a member you’ll need to let us know by:

**POST:**

Write to AGENCY WORKER PENSIONS ADMIN, PROMAN, KIMADA HOUSE, 442 FLIXTON RD, MANCHESTER M41 6EY.

OR

**EMAIL:**

Nest.Opt-In@proman-uk.com with Subject OPT-IN

Please include you’re the following;

* Name
* DOB
* Employee Reference (found on your payslip)

Please also include following statement;

*I hereby consent to be enrolled onto a NEST pension. I understand that deductions will be made from my pay as Employee contributions, and PROMAN will make Employer contributions as per Pension legislation to my Pension Pot.*

If you decide to become a member of NEST you’ll be entitled to receive contributions from us into your retirement pot.

## Finding out more about the pension scheme we offer

## NEST is a straightforward pension scheme that gives you one retirement pot for life. You will get contributions into your retirement pot from us and extra money from the government through basic rate tax relief, so long as you are making contributions too.

## Contributing to your NEST retirement pot

If you decide to join, we’ll make employer contributions into your retirement pot and you’ll pay member contributions].

NEST uses the relief at source method of claiming tax relief. This means that you make contributions from your pay after the deduction of tax − if you pay tax.

If you’re eligible for tax relief, NEST will claim this for you from HMRC and add it to your pot. At the moment basic rate tax relief is 20 per cent. So you’ll only need to pay 80p in every pound and NEST will claim another 20p from the government. If we don’t have your National Insurance number NEST won’t usually be able to claim basic rate tax relief on your behalf, so please make sure you’ve given it to us so you don’t miss out on any extra money.

If you pay tax at a higher rate, you may be able to get more tax relief on your contributions. You’ll need to claim this yourself by contacting HMRC at [**www.hmrc.gov.uk**](https://www.gov.uk/government/organisations/hm-revenue-customs)

We calculate contributions based on your weekly earnings. This means the money you earn that is at least £192 but not more than £961. It includes all of your standard hours, overtime and any holiday pay paid to you. We will pay 3% of your weekly earnings per week over the national insurance lower earnings level £120.

You will pay: 5% of your gross earnings for the week over the national insurance lower earnings level, this may be subject to tax and national insurance savings of 0.2% dependant on your personal tax circumstances. Your contributions will be deducted from your Weekly Pay.

Pensions law sets out minimum contributions for all employers to pay. Your contributions may rise over time, in line with the law.

|  | Our employer contribution | Your member contribution | Tax relief |
| --- | --- | --- | --- |
| **From enrolment** | 3% | 5% | 1% |

## Getting more information

If you’d like to know more about NEST you can visit their website at [**www.nestpensions.org.uk**](http://www.nestpensions.org.uk) or search online for NEST pensions.

NEST’s contact details:

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Online live help: [**nestpensions.org.uk/livehelp**](https://nestpensions.org.uk/schemeweb/nest/resources/nest-live-help.html)

Member enquiries: **0300 020 0090**

You can find out more about pensions and being a member of NEST by visiting their website at [**www.nestpensions.org.uk**](http://www.nestpensions.org.uk) or search online for NEST pensions.

You can also get general information on pensions and saving for later life from [**gov.uk/workplace-pensions**](https://www.gov.uk/workplace-pensions)