



Group Personal Pension Plan

Issue Date: 05.04.2019

Purpose

This policy outlines employees' entitlement to participate in the Company's Group Personal Pension Scheme which is also compliant with stakeholder pension requirements.

Entitlement

In line with auto-enrolment, employees are required to access the scheme as soon as they join ELATT on a PAYE basis.

If you do not wish to be part of the scheme, you must actively withdraw in writing. Please contact the Finance Department as to how to do this.

Please note that you will be auto-enrolled as soon as you start working at ELATT and this will continue unless and until you actively withdraw.

As of April 2019, ELATT and the employee each contribute 5% of the relevant salary rate into the pension.

The Scheme

The Company is compliant with stakeholder requirements. The scheme is governed by Trustee Deeds and Rules.

ELATT reserves the right to replace or withdraw the scheme, although not to remove entitlement to a pension scheme, which is a statutory entitlement for all employees. Should this be deemed necessary, ELATT will ensure that employees still have access to a stakeholder pension scheme.

The pension provider will issue full details of the scheme. Contributions to the scheme will be made via deductions in payroll.

This policy is non-contractual and may change from time to time.

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