



Auto Enrolment Pension Note – For Crew – March 2014

Contract Attachment for new hires potentially continuing beyond 1 April 2014

All PAYE and schedule D paid production staff engaged directly for 7 consecutive days or more than one week.

CONTRACT APPENDIX

Workplace Pensions

To encourage people to save more for their retirement (the full basic State Pension for 2014/15 is currently £113.10 a week for a single person), the Government now requires employers to “automatically” enrol their qualifying workforce into a contributory workplace pension scheme. This is called “auto enrolment”.

The Company has chosen NOW Pensions as our auto-enrolment pension provider and (subject to any Deferral Period, see below) qualifying workers will be automatically enrolled, although individuals can choose to opt out, or indeed opt in (e.g. during a Deferral Period).

Deferral Period

Because of the often short term/project based nature of our industry, and in accordance with the legislation, the Company has elected to postpone applying auto-enrolment to individual engagements until a three month period from the start of the relevant engagement period, or 1st April 2014 where individuals are already engaged by us. This is known as the “Deferral Period”. This means that, unless individuals request to “opt in” (see below), those on engagements which are shorter than the Deferral Period will not automatically be assessed for auto-enrolment and those with engagements extending beyond the Deferral Period, will not be assessed until it has expired.

How will it affect you?

If your engagement continues past the end of your Deferral Period, we will assess you to determine which category of worker you fall under and therefore your eligibility for auto-enrolment.

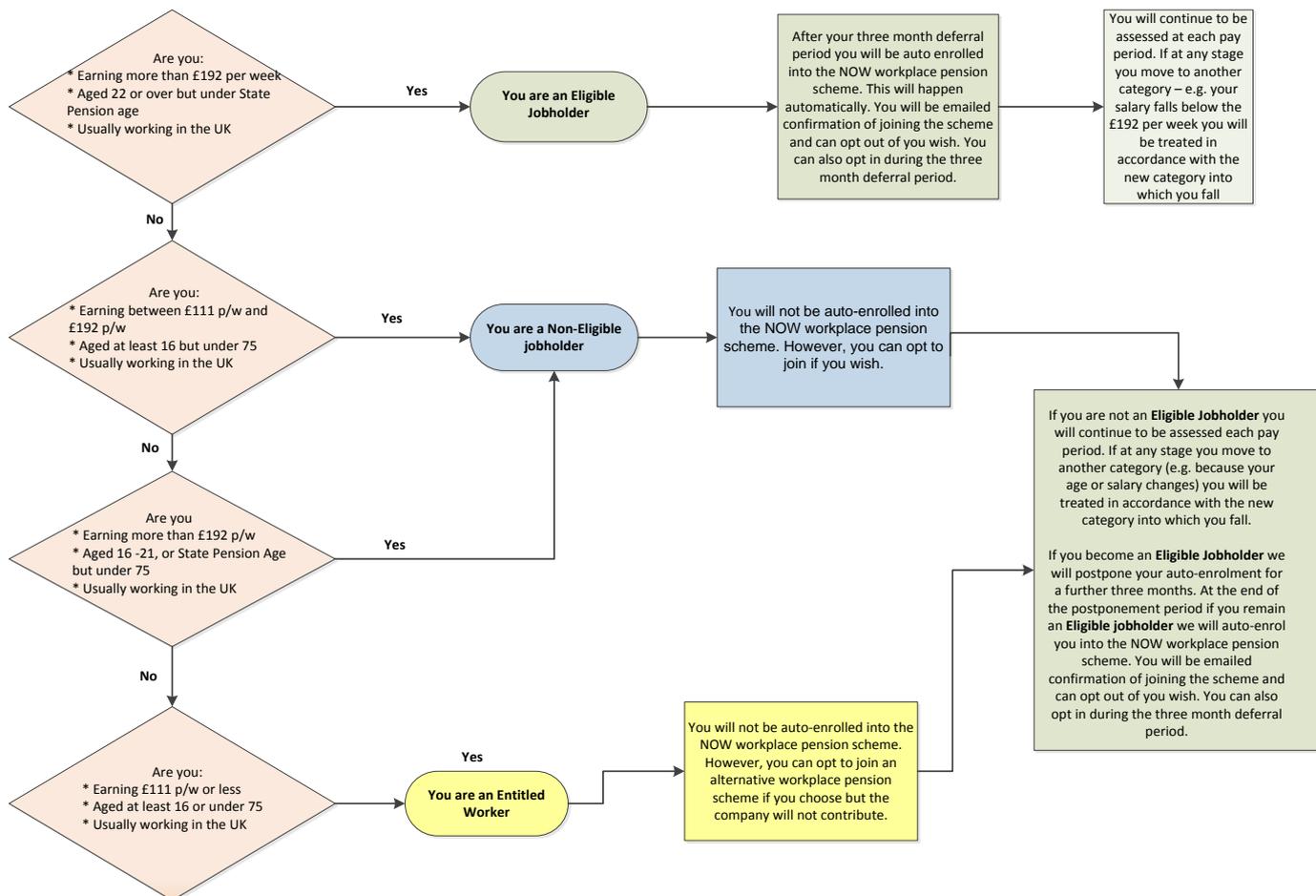
The flowchart overleaf illustrates the three categories and whether auto-enrolment applies to you.

Deductions and contributions

If auto-enrolment does indeed apply to you, pension deductions will automatically be taken from your earnings (subject to certain limits) and paid by us into your personal scheme with Now Pensions, The Company will also contribute, and our contribution is currently based on matched funding.

The amount deducted from your salary will be based on a percentage (currently 1%) of all your qualifying earnings between £111 and £805 a week (in 2014/15), so the current maximum weekly deduction is £6.94 per week.

Auto-enrolment Eligibility criteria – 2014/2015



If you are an Eligible Jobholder;

- After your three month deferral period you will be auto-enrolled into our NOW workplace pension scheme (the “Now Scheme”) and they will contact you directly with further information about their scheme.
- The current contribution of 1% of your Qualifying Earnings will be deducted from your pay and paid into your Now Scheme every pay period. The Company will also contribute to your Now Scheme (currently also based on 1% of your Qualifying Earnings). Qualifying Earnings are your earnings between £111 and £805 a week (in 2014/15).
- Opt Out - You can choose to “opt out” of the Now Scheme if you wish, but you can only do this after you have been auto-enrolled (i.e. we cannot prevent the initial auto-enrollment even if you have opted out on a previous engagement with us)
- Opt In - You also have the right to “opt in” join the scheme before you are auto-enrolled i.e. during your three month deferral period. You can do this by contacting Now Pensions in writing to confirm your wish to opt in. The letter must be signed by you or, if sending it electronically, it has to contain the phrase, “I confirm I personally submitted this notice to join a workplace pension scheme”. You will be sent further information and confirmation of being enrolled from NOW Pensions.
- You’ll find more information about the Now Scheme at www.nowpensions.com
- You will continue to be assessed each pay period and if at any stage you are deemed to have moved to another category (e.g. because your age or salary changes) you will be treated in accordance with the new category into which you fall.

If you are a Non-Eligible Jobholder

- We will not auto enrol you because you do not meet the criteria set by the Government.
- You will continue to be assessed each pay period and if at any stage you are deemed to have moved to another category (e.g. because your age or salary changes) you will be treated in accordance with the new category into which you fall.
- However you may elect to “Opt In” into the Now Scheme if you wish, using the same method set out above for Eligible Jobholders. If you do the same Qualifying Earnings and pay deductions, as well Company contributions will apply as if you were an Eligible Jobholder. You’ll find more information about the Plan at www.nowpensions.com

If you are an Entitled Worker

- We will not auto enrol you because you do not meet the criteria set by the Government.
- You will continue to be assessed each pay period and if at any stage you are deemed to have moved to another category (e.g. because your age or salary changes) you will be treated in accordance with the new category into which you fall.
- However, you can ask us to enrol you into an alternative workplace pension arrangement (not the Now Scheme), but please note that such a pension arrangement would not involve any contribution from the Company

Where to go for further information

More information on pensions and saving for later life can be found on:

<https://www.gov.uk/workplacepensions>