

Staff Nursing Pension Scheme with Crystal Pensions

To help people save more for their retirement, all employers are now required by law to provide a workplace pension scheme for certain staff and pay money into it.

This means that Staff Nursing Ltd must enroll any of its staff who meet all the following criteria:

- Earn over £192 per week (or £833 per month or £10,000 per year)
- Are aged 22 or over and
- Are under state pension age

If you meet the criteria, you will be automatically enrolled in the Staff Nursing Pension Scheme after **3 months** of continuous service.

The scheme is provided by Crystal Pensions.

- *You can choose to opt out of the scheme if you want to, but if you stay in you will have your own pension which you get when you retire*
- *Staff Nursing and you will both pay into it every week*
- *The government will also contribute through tax relief*
- *Your pension belongs to you, even if you leave us in the future*

If you don't meet the criteria, you can also ask to join the scheme now or in the future.

Unless you meet the government criteria and are auto-enrolled, you will need to tell us in writing that you would like to become a member and sign your written request.

If you decide to become a member the Staff Nursing Pension Scheme, we will make an employer contribution at the outset of 3% of qualifying earnings to your retirement pot and you pay member contributions at the outset of 5% of qualifying earnings.

Further information may be obtained by calling Lauren in our account's office. You would however, be best to contact the pension team first at admin@crystaltrust.co.uk

If you want to join the pension scheme, you can request an Opt-In / Join Form from Evolve by emailing admin@crystaltrust.co.uk