

Pension Scheme - Temporary Workers

Prospectus runs a pension scheme for all qualifying temporary workers. In line with government legislation, you will automatically be enrolled if you meet the following criteria.

- earn over £10,000 a year (£192 per week)
- are aged between 22 and State Pension age
- normally work in the UK

As a temporary worker your enrolment will be postponed for three months from when you first start working via Prospectus. This is in line with the pension regulations. However, you can enroll earlier should you wish.

We will enrol you automatically into our pension scheme via payroll, three months after your first week in work via Prospectus, unless you request to join the scheme earlier in writing.

- 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;
- Prospectus and you will pay into it every month.
- The government will also contribute through tax relief;
- Your pension belongs to you, even if you leave us in the future;
- You have the right to join the scheme before 3 months is up if you want to.

We will not be automatically enrolling you into the pension scheme if:

- you are aged under 22 years, or over State Pension age
- earn less than £10,000 a year (£192 a week).

This is because you do not meet the criteria as set by the Government.

What to do if you want to join a pension scheme now:

If you want to join a pension scheme now, please contact Finance in writing by emailing (finance@prospect-us.co.uk) and ensure you include the line "I confirm I personally submitted this notice to join a pension scheme". You will then be sent further information and confirmation you are being enrolled.

Where to go for further information:

You may have questions about workplace pensions and saving for your retirement. More information on pensions and saving for later life can be found on:
<https://www.gov.uk/workplace-pensions>