

Pension Scheme

What do I need to do?

You will be automatically enrolled onto the scheme after 3 months and will receive a welcome pack from Aviva through the post to your home address.

This will include details of how to log in and view/edit the following:-

- Check your pension value and transaction history;
- See your pension documents;
- Change your details;
- Switch funds and see their performance;
- Make a single payment into your pension;
- Manage your beneficiaries.

You will need to set up and register your account by visiting www.MyAviva.co.uk. Details of how to do this is in your welcome pack.

Can I contribute?

Yes absolutely! When you save into the Yacht Havens GPP, the money that you pay in is combined with money from the Government and money from us.

- **For instance, if you contribute £20 you will receive tax relief of £5 paid directly by the Government to your plan. The contribution that Yacht Havens Group Limited pays will be added to these amounts.**

Employee contributions to your pension will be taken from your net pay i.e. after tax and national insurance have been deducted. Please email HR@yachthavens.com and let us know how much you would like to contribute. We will then give you a call to confirm before actioning.

Do I contribute the same amount each month?

You have the option of either:-

- contributing a set amount each month e.g. £50.00 (£600.00 per year) or
- contributing a % of your salary which will therefore increase each year as your salary increases

Do I have to contribute?

No, employees are not required to contribute to the Yacht Havens GPP.

What if I do not want to join the scheme?

You can choose to opt out if you do not wish to join the scheme. Details of how to opt out will be contained in your joining pack when you are auto enrolled. You will be asked to sign a form confirming that you have received the details and waive your rights to joining the pension scheme and accruing any benefits.

You have one month in which to do this from the date that Aviva write to you to confirm that your membership has started. If you do choose to opt out, you will be treated as never having been a member of the company pension scheme.

It is important to think carefully before you leave the company pension as you would lose out on the payments that Yacht Havens Group make to your pension.

If you wish to obtain more information about automatic enrolment please visit <https://www.gov.uk/workplace-pensions>

Aviva asked an Independent Governance Committee who act solely in the interests of scheme members and operate independently of Aviva to review their schemes. Read more [here](#).

So why not think about:

- **How much money you'll need at retirement?** Go to the PLSA's Retirement living standards website www.retirementlivingstands.org.uk
- **Whether paying in more now or taking money later will boost your pension pot?** Go to www.aviva.co.uk/retirement. They have a range of tools, calculators and articles to help you understand your options.
- **How your money is invested?** Review and change your investment choices at myaviva.co.uk

Other things to help you plan for your future:

- Check your state pension www.gov.uk/check-state-pension
- Information on pensions and planning for the future www.moneyhelper.org.uk
- Check for lost pensions www.gov.uk/find-pension-contact-details

Find out more about your pension plan and how you can use your money by contact Aviva directly:

- www.MyAviva.co.uk
- contactus@aviva.com
- 0800 145 5477
- Aviva PO Box 521, Norwich, NR1 3HG

Remember to update AVIVA if your address or personal details change!