Workplace pensions for our supply staff

After 12 weeks of employment, all our supply workers are automatically enrolled into the Nest pension scheme to start putting money aside for your future. By law, we are required to auto enrol all our supply staff, but you can choose to opt-out of this scheme, and you would be entitled to a full refund of any deductions made (providing you opt out within 30 days of enrollment).

The UK's largest workplace pension scheme

We chose Nest because we believe they'll protect and grow your money, helping you save for a better retirement. You'll benefit from:

- their straightforward, award-winning pension scheme
- an easy-to-manage online account
- extra money from us and the government through tax relief (if you're eligible), and
- an investment approach that respects people and the planet we live on.

You can find out everything you need to know about having a Nest pension at www.nestpensions.org.uk.

What goes into my pension pot?

Paying into your workplace pension is a particularly effective way of saving for your future. As long as you're contributing, you will get:

- any contributions that you make - usually 5% of your salary.
- regular contributions from Vision for Education/ABC Teachers/Smart Teachers - usually 3% of your salary, and
- an extra 20% of your contributions through tax relief (if you're eligible). If you are a higher rate taxpayer, you can claim even more tax relief by submitting a HMRC self-assessment.

If you contribute	We'll contribute
5%	3%

What if I don't want to save into a pension?

If you were automatically enrolled or opted-in, you still have the right to opt-out within 30 days of your enrolment date and get a refund of your contributions. The quickest way you can do this is by logging into your online Nest account once you've received your joining pack.

We'd recommend you paying into a pension. If it's definitely not for you and you're out of the opt-out period, you can also choose to cease your contributions, although this does mean that we would also cease our employer contributions.

What happens next?

If you're eligible for auto enrolment, we will send you a letter (uploaded to your payslip portal) with all the details, including the date that we'll put you into our pension scheme. That means you'll automatically get a Nest account. You will get a joining pack from Nest through the post with details of how to login and manage your account online.

What if I'm not eligible?

If you do not fall into the eligibility requirements for auto enrolment, you can still join the Nest pension scheme depending on how old you are and how much you earn. You just need to let the Payroll Team at Vision for Education/ABC Teachers/Smart Teachers know.

Getting your pension on track

Retirement probably feels a long way off when you are just starting a new job, but it is worth thinking about how much you need to save for the lifestyle you want after you stop working, and then calculating how much you need to put away each month to achieve that.

You'd be surprised to see how a little extra today could make a big difference tomorrow. Get on track at www.nestpensions.org.uk.

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