

<b>P1</b>	<p><b>For members of the Peoples Pension, Scottish Widows/Prudential/Legal &amp; General, Plans</b></p> <p><b>Will my pension contributions be impacted by the reduction in salary?</b></p>	9 April 2020
	<ul style="list-style-type: none"> <li>As the contributions paid by you and by Mitie are calculated as a percentage of salary, the amount of your contributions will reduce accordingly. (If your contributions are paid as a fixed amount, your contributions will continue at the existing rate.)</li> <li>You can choose to increase your own contribution if you wish.</li> <li>When your salary is put back to normal, Mitie will make a lump sum adjustment to your pension pot to reflect the difference between the reduced employer contributions paid and what would have been paid had your salary not been reduced.</li> </ul>	
<b>P2</b>	<p><b>Can I continue to pay pension contributions by Salary Sacrifice (members of Scottish Widows/Prudential/Legal &amp; General only)?</b></p>	9 April 2020
	<ul style="list-style-type: none"> <li>The Furlough payment cannot be reduced by the amount of contributions which is Salary Sacrificed. Mitie will therefore need to take you out of the Salary Sacrifice arrangement and your pension contribution will instead be deducted from your net Furlough pay.</li> <li>This means that your pension contribution will be deducted differently whilst you are not in a Salary Sacrifice arrangement. For the Furlough period your pension contribution will be deducted from your net Furlough pay.</li> <li>Once the Furlough period is over you will be re-instated into the Salary Sacrifice arrangement which means your contributions will be paid by a reduction in your “normal” pay equal to your pension contributions.</li> </ul>	
<b>P3</b>	<p><b>Can I reduce the contribution I am currently paying?</b></p>	9 April 2020
	<ul style="list-style-type: none"> <li>It will depend upon which scheme you are a member of as there is a minimum total contribution rate of at least 8% which must be paid under the Auto-Enrolment legislation.</li> <li>If you’re a member of the Peoples Pension, it’s not possible to remain a member of the Scheme and reduce your contribution below 5%. If you want to reduce contributions further this would only be possible by opting-out* of the scheme.</li> <li>If you’re a member of Scottish Widows/Prudential/Legal &amp; General, you can reduce your employee contribution as long as the total contribution (taking into account what is paid on your behalf by Mitie) is at least 8%. If you want to reduce contributions further this would only be possible by opting-out* of the scheme.</li> <li>You can reduce your contribution temporarily by contacting the workplace pensions team at <a href="mailto:workplacepension@mitie.com">workplacepension@mitie.com</a></li> <li>Please note, that if you are in a matched contribution scheme, if you reduce your own contribution, Mitie will also reduce its contribution.</li> <li>* <b>You should only opt-out of your scheme after giving careful consideration to all the financial implications. See further information on opting out below.</b></li> </ul>	

<b>P4</b>	<b>If I opt-out can I re-join the scheme?</b>	9 April 2020
	<ul style="list-style-type: none"> <li>If you're a member of the Peoples Pension, Mitie is relaxing its re-joining rules, at the current time, and you will be able to re-enrol into the Scheme at any time.</li> <li>If you're a member of Scottish Widows/Prudential/Legal &amp; General, it is not normally possible to re-join once you have opted out. However, taking account of the current extenuating circumstances, members who choose to opt-out will be allowed a one-off opportunity to re-join at a future date. The exact timing of this date will be kept under review and you will be notified in writing when this has been decided. You can ask to re-join sooner if you wish. You can also ask to join the Peoples Pension if you wish.</li> </ul>	
<b>P5</b>	<b>Will my entitlement to life assurance be impacted if I opt out?</b>	9 April 2020
	<ul style="list-style-type: none"> <li>No, any life assurance entitlement you currently have will not change if you are a member of one of the Mitie pensions schemes. If you later choose not to re-join Scottish Widows /Prudential/Legal &amp; General, this may alter your benefit.</li> <li>If you're a member of either a public sector or industry wide scheme the life assurance benefits will change. You may be eligible for the Mitie standard life assurance benefit, but you will need to check with both your Scheme Provider and the pensions team.</li> </ul>	
	<p><b>*Further information on opting-out</b></p> <ul style="list-style-type: none"> <li>You can opt-out of your pension scheme at any time. However, this is a decision that should not be taken without due consideration. When you pay into a pension scheme you receive tax relief on your contributions and if you pay contributions via salary sacrifice you may pay lower National Insurance Contributions. You will lose these benefits by opting out plus the value of your company contributions being paid into your saving pot.</li> <li>It is advisable to seek financial advice if you are considering opting out. You can find an independent financial advisor at <a href="https://www.unbiased.co.uk/">https://www.unbiased.co.uk/</a></li> <li>If after considering the impact on your retirement savings, you decide that you do wish to opt-out of your current pension scheme please contact the workplace pensions team at <a href="mailto:workplacepensions@mitie.com">workplacepensions@mitie.com</a></li> <li>Should you opt-out of your scheme, you will be automatically enrolled into the Peoples Pension at the next triannual enrolment due 2022.</li> </ul>	9 April 2020
<b>P6</b>	<p><b>For members of the NHS Pension Scheme, Local Government Pension Schemes, the Passport Section of the Mitie Group plc Pension Scheme and the Railways Pension Scheme.</b></p> <p><b>Will my pension contributions be impacted by the reduction in salary?</b></p>	9 April 2020
	<ul style="list-style-type: none"> <li>As the contributions paid by you and by Mitie are calculated as a percentage of salary, the amount of your contributions will reduce accordingly. Depending on which scheme you are a member of, this may also have the effect of reducing your benefits whilst on furlough however it may be possible to pay additional contributions to make up for the pension lost</li> </ul>	

	during this period. Please check the website for your scheme for further guidance.	
<b>P7</b>	<b>Can I stop or reduce my contributions?</b>	<b>9 April 2020</b>
	<ul style="list-style-type: none"> <li>Both yours and Mitie's contributions will be required to continue without reduction (other than for reduced salary), in accordance with the Rules of the Scheme. The only way to stop paying contributions is to opt-out of the scheme.</li> <li>If you are a member of the LGPS however it, you might want to consider joining the 50/50 section of the LGPS instead of opting out. If you do, you'll pay half your normal contribution rate and build up half your normal pension. You will retain full life and ill health cover and you can move back to the main section whenever you are ready. Refer to your LGPS website to use the contributions calculator to check what difference this would make to your take home pay.</li> <li>You can opt-out of your pension scheme at any time. However, this is a decision that should not be taken without due consideration and it is advisable to seek financial advice if you are considering opting out. You can find an independent financial advisor at <a href="https://www.unbiased.co.uk/">https://www.unbiased.co.uk/</a></li> <li>Opting out means that you cease to build up any further benefits in the scheme and would also reduce the level of benefits payable to a surviving spouse which would otherwise be payable if you were to die in service. The life assurance lump sum would also no longer be payable (unless you are a member of the Passport Section where the life assurance is insured through a separate arrangement). You should contact your scheme administrator if you wish to explore this option further.</li> </ul>	