

Participation Agreement

Services Schedule

Version 7



Services Schedule

This Services Schedule is governed by the Terms and Conditions of the Participation Agreement. Unless otherwise defined, terms used within this Services Schedule shall have the meaning given to them in the Terms and Conditions. The Parties can vary this Services Schedule in accordance with the Terms and Conditions of the Participation Agreement.

This Services Schedule is governed by English law, and the English courts will have exclusive jurisdiction to settle any claim arising out of or in connection with it.

Pension Services

Category	Process	Task Description
Data	Processing data	Processing data uploaded by the Employer via <i>now.u</i> .
Communications	Welcome letter	Containing basic scheme information to be issued in accordance with the Disclosure Regulations.
	Annual benefit statement	To be issued annually within 12 months of the Scheme year end in accordance with the Disclosure Regulations.
	Alterations to the Scheme	Communication to be issued where appropriate in accordance with the Disclosure Regulations.
	Lifestyling	Communications to be issued where appropriate in accordance with the Disclosure Regulations.
	Benefits on retirement	Communications to be issued where appropriate in accordance with the Disclosure Regulations.
	Death benefits	Communications to be issued where appropriate in accordance with the Disclosure Regulations.
	Leavers	Communications to be issued where appropriate in accordance with the Disclosure Regulations.
	Winding up	Communications to be issued where appropriate in accordance with the Disclosure Regulations.
	Transfers	Communications to be issued where appropriate in accordance with the Disclosure Regulations.
	Information requested	Information to be provided upon request in accordance with the Disclosure Regulations.
	Opt out, opt in and joining	Opt out
Opt in		Issuing opt in and joining notices in accordance with the Automatic Enrolment Regulations and processing such forms.
Processing	Updates	Updates to Member details including personal circumstances, divorce and general Member correspondence.
	Escalation Process	Complaints and escalation procedure compliant with the Automatic Enrolment Laws, details available on NOW: Pensions Website.
	Retirement	Processing of retirement and Members approaching retirement.

Investment	Allocate contributions to each Member Account and invest such contributions within the Scheme.
Joiner	Enrolment and re-enrolment of jobholders processed in accordance with the Employer's instructions and the Automatic Enrolment Laws and updating records as appropriate.
Transfers	Processing transfer payments into and out of the Scheme in accordance with the Scheme Documents and Applicable Laws.
Member status	Updating the Member's status as an Active Member or Deferred Member in accordance with the Employer's and/or Member's instructions (and otherwise in accordance with the Participation Agreement and the Scheme Documents).
Benefits	Calculation, communication and provision of benefits including payment of tax due in accordance with the Scheme Documents including retirement benefits and death benefits.
Statutory Reporting	Statutory reporting as required by Scheme regulatory bodies.

Employer Services

Category	Process	Task Description
Contact Centre	Employer support	Provision of a contact centre to respond to Employer enquiries via appropriate support media.
	Member support	Provision of a contact centre to respond to Member enquiries via appropriate support media.
Resource Library	Toolkits	Assistance with implementation of the Employer's participation in the Scheme available on the NOW: Pensions Website.
	Materials	Availability of support materials on the NOW: Pensions Website.
	Guides	Availability of guides to assist with ongoing auto enrolment and re-enrolment.
Software	<i>now.u</i>	Provision of <i>now.u</i> and associated technology including updates to such software as provided from time to time to enable upload of payroll data.
	Report(s)	Report(s) available on <i>now.u</i> .
	Maintenance and developments	Software maintenance, developments and updates to be provided from time to time to relevant systems.
Participation Agreement Amendments	Contribution tiers	Processing of an updated Payments Schedule to permit the Employer to amend their Contribution Models in accordance with the Participation Agreement.
	Staging date / Employer duties start date / Scheme Start Date	Processing of a request to permit the Employer to change their employer duties start date or Scheme Start Date in accordance with the Participation Agreement.
	Communications	Processing of a request to permit the Employer to amend whether NOW: Pensions will send the Auto enrolment communications in accordance with the Participation Agreement.
Auto-enrolment communication (where NOW: Pensions is requested to send such communications by the Employer)	Electronic delivery of auto enrolment communications	Auto enrolment communications will be delivered in electronic format to the worker's email address (where provided). Where the Employer has not provided a worker's email address, PDF communications for each worker will be sent to the Employer Generic Email Address as specified on the Participation Agreement Page.

	It is the Employer's responsibility to maintain and monitor the Employer Generic Email Address on a daily basis and to distribute the communications along with any attachments as directed by NOW: Pensions.
Enrolment and re-enrolment	Enrolment and re-enrolment information to be provided to an eligible jobholder in accordance with the Automatic Enrolment Regulations.
Postponement	Postponement notice to be provided to workers as required by the Automatic Enrolment Laws and the Automatic Enrolment Regulations.
Non-eligible jobholder and entitled workers	Provide joining rights to those not enrolled in accordance with the Automatic Enrolment Laws including communication requirements.

