



## Better benefits for *people who matter*





Phil McNeilage  
Chief Executive Officer

“

ONE OF THE WAYS WE CAN SHOW OUR APPRECIATION FOR YOUR CONTRIBUTION IS TO PROVIDE AN EXCELLENT EMPLOYMENT PACKAGE WITH A COMPETITIVE SALARY, GREAT TERMS AND CONDITIONS AND A RANGE OF BENEFITS WHICH OFFER SOMETHING FOR EVERYONE

”

Dear Colleague,

Our aim is to provide you with *the* best employment package we can.

Your salary is just one part of your remuneration. The benefits and discounts we provide greatly enhance the value of your overall package, and so we hope that you make the most of what we have to offer. In particular, I would like to remind you that the company will make a significant contribution to your pension fund to boost your own contributions and we will also provide you with free healthcare cover. These are just two of the ways in which you can maximise the value of your package.

This booklet gives you a summary of the benefits that we currently offer.

I hope you will find the information useful.

For more information, look for the **Company Benefits** button on the LinkUp homepage.



## SECTION 1 - YOUR FUTURE

### Cunningham Lindsey Pension Scheme

It's never too soon to think about saving for your pension. The earlier you start, the more likely you are to have the funds you need to make your retirement comfortable and secure.

The Company Pension Scheme is a Self Invested Personal Pension (SIPP) scheme which is administrated by an independent, specialist administrator, Hargreaves Lansdown. It offers a broad range of investment choices and features a comprehensive website where members can view and manage their pension online and access expert investment research and information. Members also have the opportunity to make additional investments outside the pension plan by contributing to an Individual Savings Account (ISA) and a Fund and Share Account.

To help you make the most of the scheme, we contribute a sum equal to 5% of your salary into your pension account. In order to qualify for this valuable contribution, all you have to do is commit to saving 3% from your basic salary (before tax). This will combine to make a total contribution to your pension account of 8%.

If you wish to save more, you can do so. We'll match your additional savings up to a further 3% of your basic salary. So, if you pay 6%, we will pay 8%, making a total contribution of 14%.

Pension contributions are paid under a salary sacrifice arrangement. Full details of this tax and cost-efficient way of funding retirement savings will be made available to you once you are eligible to participate in the scheme.

You are eligible to join our Company Pension Scheme as soon as you have completed three months continuous service. Employees under 18 are able to join after their eighteenth birthday.

*For more information, look for the Company Benefits button on the LinkUp homepage.*

### Learning for your career

Encouraging and supporting you in learning new skills or gaining professional or academic qualifications is very important to us. Our learning and development programmes are designed to help you to do your job well and build a successful career with us.

In addition to providing excellent learning opportunities in-house, we also believe it is beneficial for you and for the business to gain relevant external qualifications.

We provide a comprehensive funding and support package to cover the cost of subscriptions, course and examination fees, study leave and books. Your success is important to us and we celebrate your achievements by giving you a financial reward.



## SECTION 2 - YOUR HEALTH AND WELFARE

### Healthcare Scheme

It is reassuring to know that you can access good healthcare and medical information as and when you need it. Our Healthcare Scheme is free for employees and, for a small cost, your family can also be included.

You can join the Scheme at any time during your employment with us. All you have to do is tell us you want to join and then complete an application form. You'll be given one during your induction or, if you want to join later, you can get one from the HR Department in our Reading office.

*(Please note that as the company bears the cost for your premium, this is considered to be a taxable benefit and your tax will be adjusted accordingly.)*

### Death in service

All employees are automatically covered under our Life Assurance Policy up until their 65th birthday. In the unfortunate event of your death whilst in service, this Scheme provides four times your salary (for pension members), or two times your salary (for non pension members). You will be asked to complete an Expression of Wish form to nominate the person to whom you would prefer the benefit to be paid in the event of your death. You can change your nomination at any time. The relevant form is available on LinkUp.

### Permanent health insurance

If you become ill and unable to work, permanent health insurance provides you with a percentage of your income after 6 months incapacity. The company pays the full cost of providing this benefit. All permanent employees are eligible up until their 65th birthday and you automatically become a member of the scheme as soon as you start work with us.

*For more information, look for the Company Benefits button on the LinkUp homepage.*

### Dental plan

Dental care has become very expensive and finding an NHS dentist is not always easy. That's why we have negotiated preferential rates for a private dental care plan for you and your family. There are two levels of cover available and you can join at any time. Application forms are downloadable from LinkUp.

### Eyecare

If you use VDU equipment at work, we'll pay for your eyesight tests before you start work with a VDU, then at regular intervals (generally every two years), or if you experience visual difficulties. If your eye test indicates that you will need "special" spectacles to help you to view display screens at the normal viewing distance, we will contribute up to £70 towards the cost of one pair of spectacles.

### Specsavers money-off vouchers

Save £20 on your next pair of spectacles when you order from Specsavers. These vouchers are available for anyone who would like them. They can be used by your family too. To request your vouchers, please e-mail [apex.reception@cl-uk.com](mailto:apex.reception@cl-uk.com)



## SECTION 3 - ANNUAL LEAVE AND EXPERIENCE AND SERVICE AWARDS

Our annual leave entitlement and experience and service awards combine to provide you with a comprehensive package to reward you for progressing your career with us.

### Annual Leave Entitlement

Everyone needs to have a well-deserved rest away from their work so they can recharge their batteries from time-to-time. We believe that this is a very important to your health and well-being and encourage everyone to take their annual leave entitlement.

Our holiday year runs from January to December. If you wish to book holiday or check your remaining entitlement, you can do this via our Employee Information System (EIS). If you work part-time, your holiday entitlement will be calculated on a pro-rata basis.

### Experience and Service Awards

Experience, loyalty and expertise are highly valued in Cunningham Lindsey. It is important to celebrate our achievements and to thank everyone who has devoted their time, hard work and enthusiasm to providing an excellent service to our clients and helping us to build a business that we can all be proud of.

These awards are based on continuous service on a permanent contract and for financial awards, the company pays the tax at source, so you receive the full sum.

*For more information, look for the Company Benefits button on the LinkUp homepage.*

## SECTION 4 - YOUR FAMILY

### Childcare vouchers

We understand how important good childcare is to those of you who are working parents. We also know that it can make up a considerable proportion of your expenditure every month. To help you reduce these costs, we offer a voucher scheme that could save you over £900 per annum on your childcare costs.

The vouchers are available for children under the age of 15 and can be used for most types of childcare, including nannies, childminders, nurseries and holiday or after-school clubs.

Please make sure that you check any potential tax implications fully before joining the scheme.

### Family friendly policies

We recognise how important it is to be able to strike the right balance between work and home life. There are times in everyone's life when they need to take extra time to be with their family. We want to support you at these times and have developed a range of family friendly policies to help you successfully manage those special times.

To find out more about these policies, look at the Employee Advice section of the HR site on LinkUp.

*For more information, look for the Company Benefits button on the LinkUp homepage.*





## SECTION 5 - OTHER BENEFITS

### Discounts and Offers

An important feature of our benefits package is the great variety and extent of the discounted products and services that we can offer you. Of course, we are constantly looking to improve and extend this list and our aim is to be able to offer something for everyone. New and existing schemes are advertised on LinkUp, so keep a look out for our latest additions.

*Cunningham Lindsey is committed to providing you with excellent benefits in addition to your salary. We try to offer choice and value for money, but as prices and services are constantly changing, it is not possible to guarantee that all the products and services will be the cheapest or best available. You should judge them against your own needs and current prices from other suppliers.*

### Recruitment Bounty

Attracting and retaining the best people is a prime goal for Cunningham Lindsey. As an employee, you will be able to recognise the qualities and skills we need in our business. We encourage you to help us find the right people to join us.

To thank you for successfully introducing a new employee under this Scheme, we offer a reward of £500 and to make this incentive even more beneficial, the company pays the tax so you receive the full amount.

This benefit is, in general, open to permanent employees or those employed on a fixed term contract of employment of six months or more (either full or part-time), so long as they are not involved in making recruitment decisions for particular vacancies.

For full terms and conditions regarding this *Benefit*, please look on LinkUp.

*For more information, look for the Company Benefits button on the LinkUp homepage.*

### Company car

If you are eligible to have a company vehicle, this will be provided when you start work with us. Initially, it will be a pool or hire car and will be allocated to you for a minimum period of six months. After this, we will endeavour to provide you with a suitable new or pool car from our grading system as soon as we can. You can use your company car privately so long as you adhere to the rules set out in our Company Car Policy, but the cost of fuel for your private mileage is at your own expense. The company will pay for all maintenance costs, including regular servicing and changing of tyres but you will be required to keep the car clean internally and externally and you will be required to pay any costs for this.

We can also offer you the option to “downgrade” your car. In other words, you can choose a car from a lower grade than your entitlement and 100% of the monthly rental difference will then be reimbursed in your salary. Please note that this choice is only available when a new vehicle is being ordered.

### Mobile phone

We will provide you with a mobile phone for business use, should your role require it.

### Company incentive plan

Rewarding performance and achievement is important in Cunningham Lindsey. The Company Incentive Plan is just one element of a wide-ranging package that enables us to thank people for their efforts. In general, the Plan will be open to professional and management staff who are not entitled to receive overtime payments. Membership of the Plan is at the company's discretion. Your line manager will confirm if you are eligible.





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