

Your guide to the Smartphone benefit

Smartphone benefit

- Latest mobile phones
- Convenient and affordable
- 24 months salary reduction
- Save on tax and national insurance
- 32% – 47%* savings
- No upfront costs
- No credit checks or deposits

pg let's connect

Order at: www.lets-connect.com/yth2016

Phone: 0330 2000 230

Contents

Package highlights _____	3
Smartphone options	
What happens at the end of the benefit? /	
Key features of the benefit /	
Eligibility criteria _____	6
The order process _____	7
How do the deals compare? /	
How do the savings work? _____	8
Frequently asked questions on the benefit _____	9

The benefit and how it works

The benefit provides employees with a choice of the latest Smartphones for their own private use. The handset is provided to you by your employer through a salary sacrifice arrangement, whereby you agree to reduce your gross salary by the amount of your chosen mobile phone. Having your mobile phone administered in this way, you make savings on both tax and national insurance, which are between 32% and 47% of the contract value depending on your income tax band.

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.

Participation in a salary sacrifice scheme may affect your pension benefits. Individual employees should take into account the potential impact on their pension prior to taking part. Please see FAQs for further details.



SALARY SACRIFICE MADE EASY



1. Choose from the latest Smartphones



2. Payment through Salary Sacrifice



3. Start Enjoying and Saving!

Package highlights

Smartphone options




Insurance ✓


Delivery ✓

Smartphone packages are covered by worldwide accidental damage and theft insurance for the duration of the benefit.

Order at: www.lets-connect.com/yth2016

Smartphone options

			Take-home salary effect		High street cost comparison		
Package Name	Extras included / Key Information	Gross Monthly Reduction	Basic Rate Net Monthly	Higher Rate Net Monthly	Cash RRP Price inc. Extras	Cost via loan inc. Extras @ 14.9% APR	Total Net cost over Period (Basic Rate)
 iPhone 6s 64GB 4.7-inch	• Worldwide accidental damage and theft cover	£34.22	£21.81	£17.94	£811.00	£942.82	£523.44
 iPhone 6s 128GB 4.7-inch	• Worldwide accidental damage and theft cover	£38.96	£24.83	£20.43	£939.00	£1,091.63	£595.92
 iPhone 6s Plus 64GB 5.5-inch	• Worldwide accidental damage and theft cover	£38.12	£24.29	£19.98	£939.00	£1,091.63	£582.96
 iPhone 6s Plus 128GB 5.5-inch	• Worldwide accidental damage and theft cover	£42.65	£27.18	£22.36	£1,029.00	£1,196.25	£652.32
 iPhone 6 16GB 4.7-inch	• Worldwide accidental damage and theft cover	£26.46	£16.87	£13.87	£651.00	£756.81	£404.88
 iPhone 6 64GB 4.7-inch	• Worldwide accidental damage and theft cover	£29.97	£19.10	£15.71	£731.00	£849.82	£458.40
 iPhone SE 16GB 4-inch	• Worldwide accidental damage and theft cover	£21.06	£13.42	£11.04	£527.00	£612.66	£322.08
 iPhone SE 64GB 4-inch	• Worldwide accidental damage and theft cover	£25.01	£15.94	£13.11	£607.00	£705.66	£382.56

Order at: www.lets-connect.com/yth2016

Smartphone options

			Take-home salary effect		High street cost comparison		
Package Name	Extras included / Key Information	Gross Monthly Reduction	Basic Rate Net Monthly	Higher Rate Net Monthly	Cash RRP Price inc. Extras	Cost via loan inc. Extras @ 14.9% APR	Total Net cost over Period (Basic Rate)
 Samsung Galaxy S7 32GB 5.1-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£31.06	£19.80	£16.29	£761.00	£884.69	£475.20
 Samsung Galaxy S7 edge 32GB 5.5-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£34.22	£21.81	£17.94	£879.00	£1,021.87	£523.44
 Sony Xperia Z5 32GB 5.2-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£24.64	£15.70	£12.92	£647.00	£752.16	£376.80
 Sony Xperia Z5 Premium 32GB 5.5-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£33.64	£21.43	£17.63	£791.00	£919.57	£514.32
 Sony Xperia Z5 Compact 32GB 4.6-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£21.85	£13.92	£11.45	£547.00	£635.91	£334.08
 Microsoft Lumia 950 32GB 5.2-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£24.22	£15.43	£12.70	£617.99	£718.44	£370.32
 Acer Liquid Z4 4GB 4-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£9.28	£5.91	£4.86	£240.00	£279.01	£141.84
 DeWALT MD501 16GB 5-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£25.01	£15.94	£13.11	£622.98	£724.24	£382.56
 LG G5 32GB 5.3-inch	<ul style="list-style-type: none"> Worldwide accidental damage and theft cover 	£34.22	£21.81	£17.94	£667.99	£776.57	£523.44

What happens at the end of the benefit?

At the end of the 24 month term, Let's Connect will contact you regarding your options:

- 1) you can either return the handset free of charge or;
- 2) upgrade to a new agreement or;
- 3) your employer may, at their discretion, offer you the opportunity to purchase the handset.

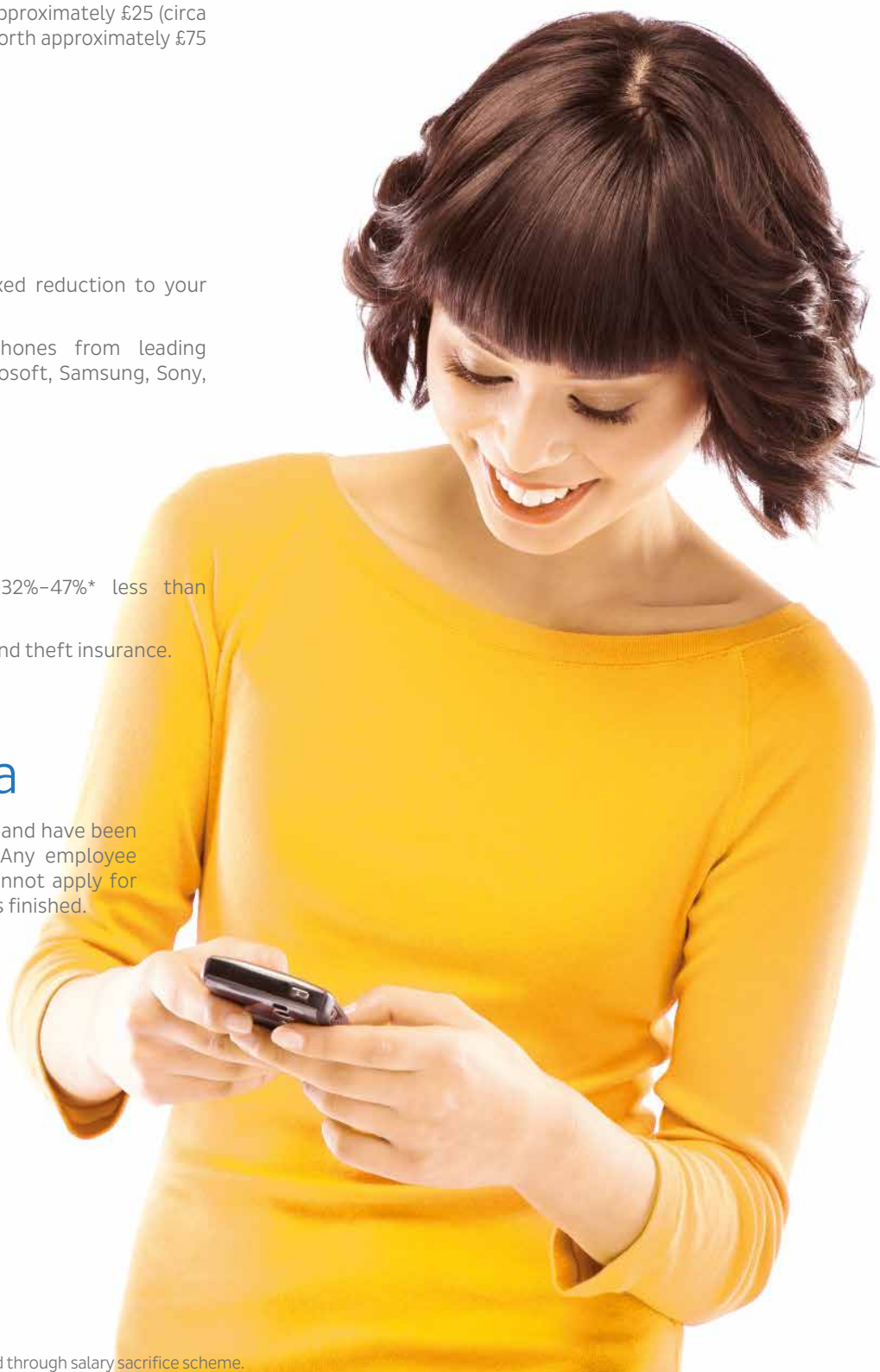
If the phone is offered for sale, the price would be based on the market value of the equipment at the end of the agreement. Based on current market valuations of equipment, Android and Windows-based handsets are expected to be worth approximately £25 (circa 5% of their original value) and iPhones are worth approximately £75 (circa 10%-15% of their original value).

Key features of the benefit

- 24 months convenient, affordable, fixed reduction to your salary
- Choose from the latest mobile phones from leading manufacturers such as Apple, LG, Microsoft, Samsung, Sony, Acer and DeWalt
- Free delivery to your home
- No upfront costs
- No credit checks or deposits
- Save on tax and national insurance
- Maximise your savings – typically 32%-47%* less than comparable High Street pricing
- All phones include accidental damage and theft insurance.

Eligibility criteria

Eligible staff must be in a permanent post and have been employed for a minimum of 3 months. Any employee already enjoying a Smartphone benefit cannot apply for another until that 24 month agreement has finished.



*Potential tax and National Insurance savings achieved through salary sacrifice scheme.

The order process

The long and the short of it...

Choose from the Smartphones available

Place your order online at www.lets-connect.com/yth2016

For advice on choosing a package, call the Let's Connect Helpline on 0330 2000 230.

Sign your electronic Employee Agreement promptly

Once you have completed your order you will be emailed an Agreement detailing the package you have selected. This Agreement will confirm the monthly gross salary reduction, which you must sign in order to participate in the benefit.

Please note – You must sign this agreement as a matter of urgency, and your order may be cancelled if your electronic Agreement form is not signed by this date.

Sign the Salary Sacrifice NHS Pension Form

This form (pictured right) will be emailed to you with your Agreement. Please sign and return this form to Staff Benefits (details on form).

Have the Line Manager Approval Form signed

This form will be emailed to you with your Hire Agreement. You will need to have your Line Manager countersign this, and then please return it to Let's Connect (details on form).

Your employer will carry out eligibility criteria checks

This is to ensure that all employees meet the eligibility set out to allow participation in the benefit, (see 'How the benefit works' and 'Frequently asked questions' sections of the brochure for more information).

Delivery will be arranged with you

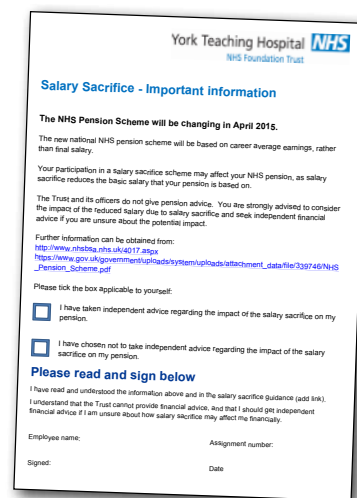
All deliveries are subject to approval and stock availability, and arrangements to deliver your chosen package will only be confirmed once your Agreement has been signed and your order approved.

The equipment is delivered to your home on the agreed date

Delivery will be arranged with you for a weekday that's convenient and is subject to stock availability. For security reasons, your employer does not accept personal deliveries at workplaces, so the equipment needs to be delivered to your home, or similar residential address i.e. family, friends as specified by you.

Your salary reduction will begin on your next salary pay date following delivery

This will continue on each following monthly pay date during the 24 month period.



Choose a
Smartphone



Sign your
electronic
Employee
Agreement form



Order is approved
and delivered

You should ensure that you can afford the salary reductions for the full 24 month period and have read and agree to the terms and conditions before you order.



Want to know more about how the benefit works?

Turn to the frequently asked questions at the back of this guide, or call the Let's Connect Helpline on 0330 2000 230.

Order at: www.lets-connect.com/yth2016

How do the deals compare?

When making your comparison it's important to compare a like-for-like package. The Smartphone packages available to you here have been designed to give you the best value and peace-of-mind for the duration of the benefit.

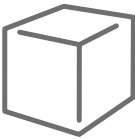
These Smartphone packages all include worldwide accidental damage and theft insurance for 24 months and free delivery to your home at your convenience.



Insurance

How do the savings work?

As the cost of this benefit is recovered from your gross salary via a salary sacrifice arrangement, you will make savings in tax and national insurance and in most cases pension contributions. Income tax bands are currently 20% (Basic Rate), 40% (Higher Rate) or 45% (Additional Rate). National Insurance savings are 12% for a basic rate tax payer and 2% for Higher and Additional Rate tax payers (these tax bands are subject to change at the discretion of HM Revenue & Customs). Simply add the income tax and National Insurance rates together and that is the percentage you will save on your mobile phone.



Delivery

The example illustration below demonstrates how your gross (before tax) and net (take-home) pay is affected if you participate in the benefit.

Example of Smartphone savings		Basic Rate Tax Payer	Higher Rate Tax Payer
Cost to you through the Let's Connect benefit:		Monthly	Monthly
Reduction to gross pay	The amount your salary is reduced by (BEFORE savings)	£34.22	£34.22
less Income tax savings		£6.84	£13.69
less National insurance savings		£3.63	£0.68
less Pension Contribution savings		£1.94	£1.91
Net Pay adjustment	Effect on your take-home pay (AFTER savings)	£21.81	£17.94
Cost comparison – Let's Connect Benefit vs. Retail:		24 months	24 months
Normal Retail Price including 24 months comprehensive insurance cover		£811.00	£811.00
Total Cost of agreement = Net Pay adjustment x 24 months	The total amount it costs you	£523.44	£430.56

Please note these tables can only show typical situations and the figures may be affected by an individual's own particular circumstances. All information contained within the guide is believed to be accurate at the time of publishing. Model shown may be for illustration purposes only.

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.



Frequently asked questions on the benefit

On the benefit

1. What is the Let's Connect Smartphone benefit?

The benefit provides employees with a choice of the latest Smartphones for their own private use. The handset is provided to you by your employer through a salary sacrifice arrangement, whereby you agree to reduce your gross salary by the amount of your chosen Smartphone. Having your mobile phone administered in this way, you make savings on both tax and national insurance, which are between 32% and 47% of the total value depending on your income tax band.

2. How do the savings work?

By giving up a portion of your salary in exchange for your mobile phone, you do not have to pay tax or national insurance on that portion of salary given up. Income tax bands are currently 20% (Basic Rate), 40% (Higher Rate) or 45% (Additional Rate). National Insurance savings are 12% for a basic rate tax payer and 2% for Higher and Additional Rate tax payers (these tax bands are subject to change at the discretion of HM Revenue & Customs). Simply add the income tax and National Insurance rates together and that is the percentage you will save on your mobile phone.

3. How many Smartphones can I have under the benefit?

The tax rules currently allow only one tax-free Smartphone per employee under the benefit. If your employer provides you with a work phone and private use is not significant then you are eligible for a tax-free Smartphone through this benefit. When the agreement ends after 24 months, and your employer is still offering the benefit, then you will be able to upgrade to a new contract.

4. Will this offer be repeated?

Your employer may run other benefits in the future, however this is not guaranteed.

5. Am I eligible for the benefit?

Eligible staff must be in a permanent post and have been employed for a minimum of 3 months. Any employee already enjoying a Smartphone benefit cannot apply for another until that 24 month agreement has finished.

Effects on you

6. Do I have to pay tax on the benefit?

Under current HM Revenue & Customs tax rules, having a Smartphone through this benefit does not attract tax such as 'Benefit-in-kind'. These guidelines may be subject to change in the future.

7. Will the tax impacts change during the sacrifice?

It is possible that changes in your salary or in HMRC regulations and limits could impact on the net cost of the benefit during the period in which you are paying for the benefit.

8. What happens if I change my mind during the 24 month contract?

The Let's Connect Smartphone benefit is a 24 month agreement. In line with Consumer Credit Act legislation you can cancel the agreement after 18 months by giving at least one month's notice (the 18 month period can include the notice period).

You have a right to cancel the contract before delivery has taken place and within 14 days, beginning the day after you receive the equipment you have ordered. At this point, your salary sacrifice arrangements may have commenced. If this is the case, these will be addressed through the next payroll run.

If you intend to cancel the agreement within this 14 day period you should not use the equipment and you should keep it:

(a) in an "as new" condition;

(b) in its complete state including any software and accessories and the instructions;

(c) with the packaging in which it was originally delivered to you; and the seal should not be broken on any DVD, CD or software, except where it has been used for the installation.

The equipment will be collected from you, or you may return it yourself to the address that Let's Connect give you.

9. What happens to my handset if I leave my employer during the 24 months?

You can continue to use the phone but you will be expected to pay the balance of the outstanding gross monthly charges on the agreement directly to your employer from your final net salary payment.

10. What happens if I go on unpaid leave?

You will be contacted by your employer regarding the options pertinent to your particular circumstances.

11. What happens if I leave my employer?

If you leave your employer for any reason including redundancy or dismissal on any grounds or you decide to voluntarily take unpaid leave of more than six months before the end of the 24 month agreement period, you will be required to pay a termination fee to compensate your employer for the non-completion of your agreement. The termination fee you will have to pay will be calculated by multiplying your agreed monthly reduction in gross pay by the number of months remaining to be paid at the time you leave your employer. Once you have paid your termination fee no further payments will apply and you will retain the goods. This amount will be taken from your final net salary or any other monies owed to you by your employer. If there is a shortfall, you will receive written notification from your employer that you must reimburse them within 28 days of receipt of the written notification. If you are aware that your employment is likely to end before the 24 month life of the agreement you should consider very carefully whether you wish to participate in the benefit. Further information can be found on the Employee Agreement.

12. I will be retiring before the end of the 24 month agreement period, can I still participate?

Yes, however, when you leave you will be required to settle the balance in the same way as referred to in FAQ 11.

13. How does the scheme affect the benefits in my contract of employment?

Where an employee's proposed selection would result in their salary falling below the National Minimum Wage (or Living Wage if over 25) or the lower earnings limit, the application will not be approved and the employee will be advised accordingly. The employee will retain the right to select an alternative less expensive package. In most cases, the scheme offers substantial tax benefits to employees. However, you should be aware that if you agree to participate in the scheme, you agree to give up some of your salary for 24 months in return for use of

(continued overleaf)

the equipment.

As basic pay is sacrificed, eligibility for state benefits may be affected, and also sick pay, maternity pay and redundancy pay could be reduced.

A salary check is made to ensure that staff do not drop below the National Minimum Wage (or Living Wage if over 25), and if staff leave before the 24 months are up, they will receive an invoice to pay the gross amount outstanding. You should consult HR/Personnel and/or an independent financial adviser if you are in any doubt about the financial implications for you.

14. How much will it cost me?

Please refer to the pricing on the order site, however the cost to you depends on which package you choose and your own personal tax situation. You should ensure that you can afford the salary reductions for the full 24 month period and have read and agree to the terms and conditions before you order.

15. When do my payments start?

Your salary reduction will begin on the next available salary pay date following delivery, and will be made on each following monthly pay date during the 24 month period.

16. Can I elect to make a higher salary sacrifice and shorten the term?

No, the period is fixed at 24 months.

17. Where does my salary sacrifice go?

Your salary sacrifice is collected by your employer, who has arranged for the supply of the equipment on your behalf.

18. What about my pension arrangements?

In the NHS pension scheme, pensionable salary is reduced if salary sacrifice is used to provide benefits to employees. From 1 April 2015 most members of the NHS pension scheme will have transferred to the new career average scheme – pension being calculated on the level of pension contributions each year rather than the final salary at retirement. As a result, any salary sacrifice during a year will reduce the level of pension earned in that year. Individuals should therefore consider their position and the potential impact that entering into a salary sacrifice arrangement may have upon their final NHS pension entitlement.

For members who are within 10 years of their Normal Pension Age at 1 April 2012 there is transitional protection in place and they will remain in their existing section. Members with between 10 years and 13 years and 5 months of their Normal Pension Age at 1 April 2012 may remain in their existing section for a period of time before joining the new section.

Further information may be found on the NHS Pensions website at:

<http://www.nhsbsa.nhs.uk/pensions>

The Government have also produced a factsheet for employees, which contains more detailed information:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/216776/Pensions-factsheet.pdf

For employees remaining in their existing section, ongoing pension entitlement is determined by the income received in either:

- One of the last three years (usually the last year) prior to retirement, or
- An average of the best three consecutive years in the last

ten years (usually the last three years) prior to retirement.

Anyone who has joined the NHS pension scheme prior to 1st April 2008 will be in the former, anyone joining on the 1st April 2008 or after, will be the latter.

In such circumstances a salary sacrifice that is in place during the period that is used to determine ongoing pension entitlement, will again have an impact on the pension received.

Where an employee leaves the NHS pension scheme and freezes their pension entitlement, the value of the frozen pension may be affected if an employee participates in the salary sacrifice arrangement immediately prior to leaving the pension scheme.

The only other circumstances where a salary sacrifice currently may impact on the ongoing pension entitlement is where a staff member becomes seriously ill and is required to take medical retirement or dies in service. In such circumstances, the pension entitlement is determined by the income level in the preceding 3 years (using the best of the last 3 years Pensionable pay) for those in the 1995 section or an average of the best three consecutive years in the last ten years (usually the last three years) prior to retirement for those in the 2008 section – therefore will be impacted if a salary sacrifice is in place. This also changed from April 2015.

It is advisable to seek independent pension advice for further information.

In the brochure savings tables, the pension tiers selected which most closely match the three different tax levels are:

Basic Rate – Tier 2 – 5.6% pension contribution

Higher Rate – Tier 4 – 9.3% pension contribution

Additional Rate – Tier 7 – 14.5% pension contribution.

Order and delivery process

19. By what date do I need to apply?

Please refer to the dedicated website www.lets-connect.com/yth2016 for details of the final date for orders.

20. What happens once I have placed my order?

Once you have ordered online you will need to sign an electronic Employee Agreement immediately. Arrangements to deliver your chosen package will only be confirmed once your signed Agreement is received and your order approved. We advise you to contact the Let's Connect Helpline on 0330 2000 230 to check that your signed form has been received.

21. When can I expect delivery?

Once your order has been approved you will be contacted regarding delivery. All deliveries are subject to stock availability. To help the delivery process, you should place your order as early as possible during the order window and sign your electronic Employee Agreement promptly. Should you have a query regarding delivery, please call the Let's Connect Helpline on 0330 2000 230.

22. Can I change my mind once I have signed my Employee Agreement?

The Let's Connect Smartphone benefit is a 24 month agreement. In line with Consumer Credit Act legislation you can cancel the agreement after 18 months by giving at least one month's notice (the 18 month period can include the notice period).

(continued overleaf)

Order at: www.lets-connect.com/yth2016

You have a right to cancel the agreement before delivery has taken place and within 14 days, beginning the day after you receive the items you have ordered. At this point, your salary sacrifice may have commenced. If this is the case, these will be addressed through the next payroll run.

If you intend to cancel the agreement within this 14 day period you should not use the equipment and you should keep it:

- (a) in an "as new" condition;
- (b) in its complete state including any software and accessories and the instructions;
- (c) with the packaging in which it was originally delivered to you; and the seal should not be broken on any DVD, CD or software, except where it has been used for the installation.

The equipment and any accessories will be collected from you, or you may return it yourself to the address that Let's Connect give you.

23. Can I have the Smartphone delivered to my workplace?

For security reasons, your employer does not accept personal deliveries at workplaces, so the equipment needs to be delivered to your home, or similar residential address i.e. family, friends as specified by you.

Smartphone handsets

24. Why should I check the equipment upon receipt and what do I do if items are damaged or parts are missing?

We recommend that all equipment is checked thoroughly for damage (which must be reported to Let's Connect within 48 hours of receipt of goods) and powered up on receipt, **even if it's not intended to be used immediately**. You should notify the Let's Connect Helpline on 0330 2000 230 immediately of any damaged equipment or to advise them of any missing items.

25. What if I damage the phone or it gets stolen?

Should you need to make a claim for the included accidental damage and theft insurance, please call Summit Insurance Services Limited on 01788 563111. If the phone is stolen then please inform the Let's Connect Helpline so that the number can be blocked. If you have any other queries, please call the Let's Connect Helpline on 0330 2000 230.

26. What if the mobile phone handset stops working?

Call the manufacturer's warranty line as detailed in your documentation.

Further details about the Apple warranty can be found at: <http://www.apple.com/uk/support/>

Information regarding LG warranty can be found at: <http://www.lg.com/uk/support>

Details on the Nokia/Microsoft warranty can be found at: <http://www.microsoft.com/en-gb/mobile/support/warranty/>

For details regarding Samsung warranty, call 0330 726 7864 or go online to:

<http://www.samsung.com/uk/support/warranty/>

Further details about Sony warranty can be found at: <http://support.sonymobile.com/gb/contactUs/>

Information regarding Acer warranty can be found at: <http://www.acer.co.uk/ac/en/GB/content/standard-warranty>

Information regarding DeWALT warranty can be found at: <http://dewaltphones.com/support/>

27. What do I do if I need to escalate a warranty issue with my Smartphone?

You should call the Let's Connect Helpline on 0330 2000 230 who will take up the query on your behalf, to try and resolve your issue.

28. Why are the Smartphone packages provided with 24 months insurance?

As the contract is for 24 months, it makes sense for us to protect the Smartphone as far as we can for the full length of the agreement. That's why the Smartphone includes 24 months' worldwide insurance cover. If you have any further questions regarding the Smartphone protection, please call the Let's Connect Helpline on 0330 2000 230, who can direct your call accordingly.

Should you need to make a claim for the included accidental damage and theft insurance, please call Summit Insurance Services Limited on 01788 563111. If you have any other queries, please call the Let's Connect Helpline on 0330 2000 230.

Note on Smartphone insurance – Lets Connect IT Solutions Ltd is an Appointed Representative of Summit Insurance Services Limited, The Robbins Building, Albert Street, Rugby, CV21 2SD which is authorised and regulated by the Financial Conduct Authority (FCA) Summit Insurance Services Limited's Financial Services Register Number is 300172.

The insurance provides cover for Accidental Damage, Theft, Fire and Flood with no excess on the policy. All cover is subject to exclusions as detailed in the policy wording and can be found on the following website:

<http://www.lets-connect.co.uk/insurance/smartphonepolicywording.php>

29. Are there any mobile phone health issues I should be aware of?

You will no doubt be aware from the press that a lot of information has been published regarding the potential health issues that may arise from mobile phone use. Listed below are a number of sources of information you may find useful.

- Department of Health – Mobile Phones and Health
- World Health Organisation

30. What happens at the end of the contract?

At the end of the 24 month term, Let's Connect will contact you regarding your options:

- 1) you can either return the handset free of charge or;
- 2) upgrade to a new agreement or;
- 3) your employer may, at their discretion, offer you the opportunity to purchase the handset.

If the phone is offered for sale, the price would be based on the market value of the equipment at the end of the agreement. Based on current market valuations of equipment, Android and Windows-based handsets are expected to be worth approximately £25 (circa 5% of their original value) and iPhones are worth approximately £75 (circa 10%-15% of their original value).

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.

Participation in a salary sacrifice scheme may affect your pension benefits. Individual employees should take into account the potential impact on their pension prior to taking part. Please see FAQs for further details.

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.

For further assistance, please call the
Let's Connect Helpline on 0330 2000 230
(costs the same to call as a normal
landline) or email info@lets-connect.com



 Authorised Reseller

York Teaching Hospital 
NHS Foundation Trust

 LG

 Microsoft

 SAMSUNG

SONY

acer

DEWALT



The tax rules currently allow only one
tax-free Smartphone per employee for
their own private use.

You should ensure that you can afford the
salary reductions for the full 24 month
period and have read and agree to the
terms and conditions before you order.

Participation in a salary sacrifice scheme may affect your
pension benefits. Individual employees should take into
account the potential impact on their pension prior to
taking part. Please see FAQs for further details.

0330 numbers cost the same to call as a normal landline. Different rates may apply from mobile phones. All
information contained within the guide is believed to be accurate at the time of publishing, and is subject to change
without notice. Model shown may be for illustration purposes only and the product could differ from the images
shown. Let's Connect shall not be liable for technical or editorial errors or omissions contained herein. All trademarks
are the property of their respective owners. *Potential tax and National Insurance savings achieved through salary
sacrifice scheme.

 let's connect

Order at: www.lets-connect.com/yth2016

Phone: 0330 2000 230