



Dear Team Member,

Our Group Life Assurance Scheme with MetLife

We are delighted to advise you that with effect from 5th September 2022, we are providing you with Life Assurance cover through our policy with MetLife as a new benefit.

You will be covered for a benefit of three times your basic annual salary providing you are a permanent team member who is aged over 16 but under State Pension Age. Life Assurance provides peace of mind for you and your loved ones and in most cases provides a tax-free lump sum pay-out* in the event of your untimely death, helping to relieve money worries during a very difficult time. * Please note that the tax treatment of the lump sum depends on an individual's circumstances.

The policy has an automatic acceptance limit, also known as a Free Cover Limit, of £1,800,000 which means that as long as your benefit does not exceed this amount and you satisfy the policy eligibility terms and conditions, you will be covered automatically without the need for medical underwriting. In the event of your death, the Trustees choose who receives the lump sum: your dependants, relatives or your estate. You can say who you would like the benefit to go to, using the attached Expression of Wish form, which should be completed and returned to the Human Resources Department as soon as possible.

As well as providing financial support, our policy also provides the following benefits:

Bereavement & Probate Support

Bereavement is something none of us like to think about but our policy provides Bereavement and Probate Services providing support whenever you need it. It includes up to 6 face-to-face counselling sessions a year together with a Telephone support helpline, 24 hours a day, 365 days a year.

It also provides practical probate support from trained legal consultants to help your relatives deal with practical issues including registering a death, advice on what to do if a will has not been left, closing bank accounts and managing the estate.

Employee Assistance Programme

Life can sometimes take an unexpected turn, or small challenges can just feel overwhelming. Particularly given the unprecedented times of change and uncertainty we face. We have therefore partnered with Health Assured to offer a programme of support and they can be contacted either online at healthassuredeap.com or phone 0800 028 0199 or through My Healthy Advantage App which has a unique code of MHA204828

Should you have any queries, please contact any of the Human Resources team.

Kind regards

Mark Seaton

Geoffrey Smith