



# SCOTTISH WIDOWS MASTER TRUST CONTRIBUTION GUIDE

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BARRATT DEVELOPMENTS PLC SECTION FOR  
BARRATT DEVELOPMENTS (THE EMPLOYER)



# WHAT ARE THE CONTRIBUTIONS?

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## THE EMPLOYER WILL MAKE CONTRIBUTIONS INTO YOUR RETIREMENT ACCOUNT.

The following table provides examples of what the Employer will contribute and what you could contribute as a percentage of your pensionable salary.

You pay	Your employer pays	Total going into your Retirement Account
5% minimum	10%	15%
6%–100%	10% maximum	16%–110%

If you are a member of one of the company's legacy pension schemes then your contributions may differ from those set out above.

Please refer to your payslip or contact your HR department for further information.

Once you've joined the Scheme, you can make additional one-off payments into your Retirement Account.

You can also exchange part or all of any bonus payments into pension contributions.

If you would like to do this please contact **[grouppayroll@barrattpkc.co.uk](mailto:grouppayroll@barrattpkc.co.uk)**

Scottish Widows Master Trust is provided by Scottish Widows Limited and the platform operator is Scottish Widows Administration Services Limited.

The Scottish Widows Master Trust is supervised by the Pensions Regulator. Pension Scheme Reference number 12007199.

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