





Supporting our People at the Core

There has never been a more important time for us to ensure our people truly are at the core of Greencore. We want to recognise this and assist you, in as many ways as we can. We are looking at a range of ways we can support the health and wellbeing, of both you and your family, in the current unprecedented climate.

We have a crucial role to play in keeping Britain fed and to support this, we're asking many of you to be as flexible as possible. It's imperative that we look after our people while we do this.

This document provides you with details of some of the things you might want to consider to help manage your finances during this difficult time.

Make use of My Core Benefits

'My Core Benefits' is our Greencore colleague benefits platform. It offers a whole host of benefits from discounted health insurance to savings from a huge range of well-known retailers. If you're not already signed up to the platform, we would encourage you to do so as soon as possible. You can access the platform via https://mycorebenefits.rewardgateway.com where you'll be able to set up your own account. At our Boston site, this is 'My Fresh Benefits'.

Offers that may be of particular use in the current climate include:

- 7% off at Marks & Spencer (instant vouchers and instant reloadable cards)
- 7% off at Just Eat (instant vouchers and cashback)
- Up to 7% at Boots (cash back on a range of goods & services)
- 5% off at Sainsbury's (instant vouchers)
- 5% off at Waitrose (instant vouchers and reloadable cards)
- 4% off at Asda (instant vouchers and reloadable cards)
- 4% off at Tesco (instant reloadable cards)

You can also make use of My Core Benefit's App 'Smart Spending' for an even easier way to search and use the discounts that are available. Just type 'Smart Spending' in the App Store. Check out the platform or the app today to make use of these great savings. Most of the instant youchers can also be used for online deliveries.

Take a payment 'holiday' from your pension scheme/Share Save scheme

Colleagues in some of our schemes have the option to take a 'holiday' from their payment contributions. This applies to our Share Save, Greencore Master Trust and Auto-enrolment pension schemes.

We don't normally advise colleagues to take pension payment holidays but recognise that in the current unprecedented climate, it might make a difference in providing you with additional funds.



What you need to know:

- In the Share Save scheme, you are able to delay payments for up to 12 months, this will
 only extend the end date of the maturity of the scheme. This can be paused and then reinstated by contacting the payroll team
- Alternatively, colleagues can exit the Share Save scheme and have their savings returned at any point
- It is possible to suspend payments into both our company pension schemes for up to 12 months and then re-start them at any point. Whilst we would not advocate that colleagues do this; it may be an option to help during these unique circumstances.
- In order to notify payroll that you wish to take a payment holiday, please email group.payroll@greencore.com

If you do decide to take up this option, we would ask that you opt back in at the earliest opportunity, once you've got through this difficult period. It's still really important to ensure you're saving for your future, and the Greencore pension schemes are a great way of doing this.

Childcare vouchers

If you make use of childcare vouchers through My Core Benefits, that come out directly from your salary and you no longer need all of these, you can amend your payments. Please note, you will be required to keep paying at least £1 minimum per month to keep your account live.

HMRC

If you think that your tax code is likely to change whilst you are furloughed, you can contact HMRC to discuss this, via their <u>website</u>.

Moving to electronic pay slips

We are currently taking every step possible to ensure the wellbeing of our colleagues and minimise the risk of coronavirus at Greencore. With this in mind, we are going to bring forward the move to online payslips for our weekly paid colleagues. We will provide further communication to ensure a smooth transition for these colleagues to be able to access all their information online, any time, from any place.

Grocery Aid

GroceryAid provides a confidential 24/7 Helpline, 365 days a year for anyone who is working or has worked within the grocery trade, regardless of the length of service. This free service provides emotional and practical support to help through a difficult time.

Find out more:

- Freephone Helpline 08088 021 122
- www.groceryaid.org.uk
- welfare@groceryaid.org.uk



Finally

We are continuing to look at all areas of our colleague benefits package to see what else we can do to support you and give assistance in the current climate. We will continue to keep you updated as and when we are able to provide additional help.