



SIMPLIFY ^S

Simplify Colleague Benefits

Your quick guide

Welcome

At Simplify we provide a range of core and voluntary benefits we know you'll value and love. This booklet provides a brief introduction to each of these benefits; you will be able to find more detailed information in your self-serve HR system.

Our colleague benefits package offers a comprehensive set of benefits for all. They align with our shared values and support both your work-life balance and your physical, mental and financial wellbeing; both now and in the future.



Our values

At Simplify our three values drive both our approach and our behaviours

Inspire

Our expertise in conveyancing and sales inspires confidence and trust for customers.

Innovate

Our creativity and passion delivers positive change, making property transactions easier.

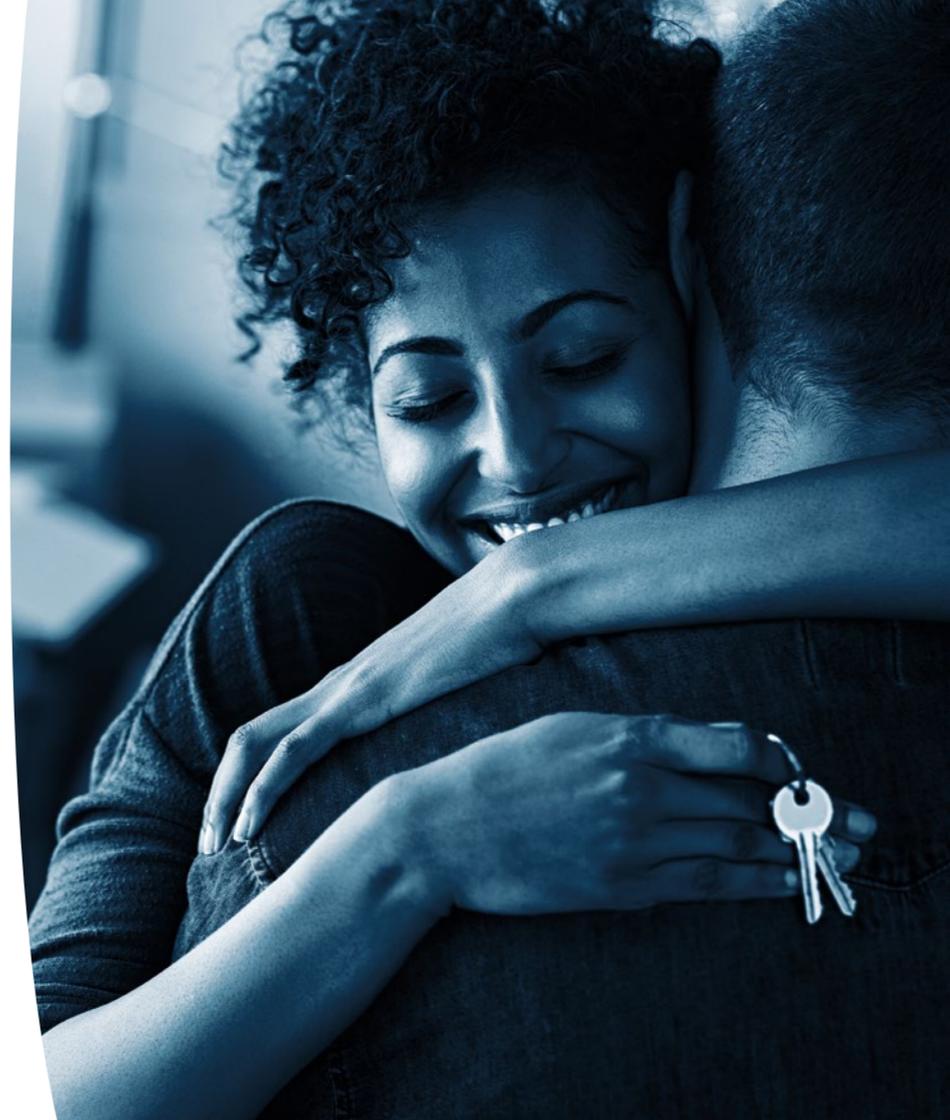
Care

Our approach and support means customers and colleagues feel valued.

Our values have been shaped by listening to colleagues from across our group and we've designed our benefits package and people policies to underpin these shared values.

Looking after our colleagues and showing you how valued you are by providing a range of benefits is really important to us.

As is ensuring fairness and transparency across our benefits offering; helping you to feel confident this is a great business to work for.



Colleague Core Benefits

Your essentials

Health Cash Plan

We offer a fantastic health cash plan which can really help you to budget for your everyday health needs but also to provide cover for the unexpected. You can simply claim back some of the costs of everyday healthcare such as dental check-ups, fillings, eye tests, physiotherapy, prescriptions.

But what's great about the health cash plan is that it also provides additional benefits should you (or a child) require

more specialist or hospital treatment. For example, you can claim cash back for day surgery (per day) and inpatient treatment (per night); and claim some costs for Specialist Consultations, ECG, X-ray, pathology fees and MRI scans.

What's more, as a health cash plan member, you will also have access to mywellness, which provides an amazing range of support, care and additional benefits including:

- GP Anytime – access to GP advice
- Health and wellbeing therapies
- Online health assessments and a wellbeing app
- On-demand physio
- And so much more.

*A health cash plan benefit is considered a benefit in kind and therefore you will liable for a small tax deduction.

Pension

It might seem a little early to be thinking so far ahead, but the truth is it's never too early to plan for your retirement.

Simplify offers a group pension scheme and will contribute 4% into your pension pot, as long as you join the pension scheme and contribute 5%.

You can save more into your pension pot by simply making your pension contributions via a salary sacrifice arrangement. Which is a technical way of saying your pension pot will increase without you paying more! It may not be suitable for everyone however, so our Payroll team and pension advisers will be able to fully explain salary sacrifice and help you decide if it's right for you.

Simplify has appointed independent financial/pension advisers to hold regular group pension sessions, but if preferred you can also have an individual meeting with them to discuss your personal pension arrangements and how to make the most of this benefit.

Group Life Assurance

Some subjects can be difficult to think about, but it's important that our loved ones have some financial security at the worst of times. This benefit entitles a nominated beneficiary to receive a payment equivalent to 4 x basic annual salary following a death in service.

Group Income Protection

Our group income protection insurance cover is there to provide some financial security should your health suffer in a way that prevents you from working for longer than 6 months. Were that to happen, this benefit would cover 50% of your basic annual salary for a period of up to 2 years.

Colleague Core Benefits

Holiday

At Simplify we recognise the importance of a good work life balance. We offer a fantastic annual holiday entitlement of 25 days holiday per year, plus 8 days public & bank holidays. But that's not all, after 1 year of service you will receive 1 additional day added to your annual holiday entitlement. Making that 34 days off a year ... yay!

Option to Buy & Sell Holiday

Even with such a generous holiday entitlement, we know that at times you may need to take some extra time away from work – perhaps to celebrate a special occasion or to explore some far off land. Therefore, we also provide everyone the chance to buy (or sell) up to 5 days holiday per year.

Our people policies

In addition to our core benefits we also provide a range of family friendly policies, including the added benefit of enhanced maternity, paternity and adoption pay.

We're proud to be a successful business that is constantly growing; but we know peace of mind is important to you. So for that extra bit of financial security, we also offer an enhanced redundancy policy, which is available to all, regardless of length of service.



Voluntary Benefits

Your optional extras

Recommend a Friend

Simplify offers an industry leading 'Recommend a Friend' incentive referral bonus scheme for colleagues. This is designed to attract your talented friends, family or acquaintances to join our business, in exchange for a healthy cash incentive. This is a great opportunity to be rewarded just by introducing exceptional people to join the Simplify team. The scheme is open to all permanent employees, with 100% of the referral bonus paid on the candidate successfully completing 6 months service.

Free Legals

If buying, selling or re-mortgaging your home, as a Simplify colleague you will be eligible for 'Free Conveyancing Legals',

so long as the property is your main residence, and you are a named owner. You would simply remain liable for any costs to third parties such as search fees, stamp duty and indemnities.

Employee Assistance Programme (EAP)

We believe that one way to further support and care for you, is by supporting and caring for your family as well. As a Simplify colleague, you and your family will have access to an Employee Assistance Programme (EAP) service.

The EAP service provides access to a professional telephone service 24 hours a day, 7 days a week, offering support and guidance on a range of concerns including: family matters; work-related problems;

domestic abuse; stress; debt; consumer issues; mental and/or physical health; and financial advice.

The EAP service has qualified counsellors on hand to support and guide you through stressful or difficult situations. Face to face counselling can also be arranged as necessary, including cognitive behavioural therapy and emotional support.

There is also a suite of online support tools and guidance, all of which is there to reassure you that help is available in those times when you need it most.

Voluntary Benefits

Cycle to Work

Tax is complicated; the cycle to work scheme is not! You choose a bike and accessories, hire it for an agreed length of time then snap it up for a fraction of its original value.

It's like a year-round sale, with interest free credit available in over 2,000 retailers nationwide.

Remove the stress out of parking, look after your wellbeing, get your heart racing and give something back to the environment by cycling to work. The scheme is managed via a salary sacrifice, so you reduce the tax and NI on your gross pay and save up to 47% (dependent on your individual tax rate) on a new bike.

Discounted Gym Membership

Maybe it's been a while since you set foot in a gym, or maybe your triathlon training needs that extra boost. Or perhaps like most of us you're somewhere in between.

Why not take advantage of this discounted gym membership - 50% off annual membership at Pure Gym - and start working on your goals today. What a great way to look after your physical and mental health while saving on your finances.

Dental Plan

An optional dental cover plan helps to make essential and potentially costly dental treatment more affordable for you and your family. You can claim back for various dental treatments, whether you

are with a Private or NHS dentist, including check-ups & hygienist fees, fillings & root canals, crowns & bridges and much more. The amount you claim back will depend on the level of cover you choose and whether it's just for you, or for you and your family members. Plan members can access a user-friendly online system with fast payment of claims paid directly into your bank account, giving you even more to smile about.

Retail Discounts

One benefit of working for a business of our size, is that we can negotiate great deals for our colleagues with a wide range of big name stores, plus one off deals with some of our favourite smaller retailers. Many of our core benefit providers offer additional shopping and voucher discounts, so it pays to shop around and make your money go further.

In addition, we have a dedicated 'Buy & Save' shopping platform with Reward Gateway, where you can take advantage of a range of vouchers, cash back, and discounts across a vast range including:

Grocery Shopping: ASDA, Morrisons, Sainsbury's, Tesco, plus many more.

Clothes Shopping: ASOS, H&M, John Lewis, M&S, to name but a few.

Entertainment & Days out: Cinemas, Theme Parks, Experience Days & Restaurants...

Using this discount platform couldn't be easier and you can be really smart about how you use it, to get the best monetary value back in your pocket.

And, if you love shopping and entertainment as much as we do, you'll be pleased to know we are constantly on the look out for new companies we can add to our growing collection of discount partners.

Where to find out more

Your next steps

You will find much more detailed information on all the above core and voluntary benefits in your self-serve HR system.

If you have any specific questions about your benefits, you can email:

Peoplebenefits@simplify.co.uk

If you have any specific pay or tax queries relating to your benefits you can email:

Payroll@simplify.co.uk



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www.simplify.co.uk

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