

Help your employees access the latest consumer technology, smartphones and homeware.

We believe technology should be easily accessible for everyone and as the digital world gets bigger, faster, and more exciting, introducing a technology benefit can help your employees keep up to date with the latest devices while spreading the cost over a 36, 24 or 12 month repayment period.

This exciting benefit helps deliver a wider employee engagement strategy due to the desirability of the products and popularity of the benefit, average take up rates are between 5-12% with the benefit being extremely popular in the run up to Christmas.

The scheme is widely adopted across both public and private sectors and the service is fully managed at zero cost to the employer.



pg let's connect

Provider Information

Let's Connect joined the Personal Group family in 2014 and are one of the UK's leading and most established technology employee benefit providers.

The team have extensive experience in successfully implementing and delivering this benefit for over over 15 years across both public and private sectors, offering employees the latest in consumer technology and homeware from major manufacturers including Apple, Amazon, Fitbit, Google, Kärcher, Lenovo, Microsoft, Samsung, Sonos, Sony,

Smeg, Tower, Zanussi and more. The solution is natively integrated into Hapi, which means that employees are not required to manually enter additional login information. This creates a simple and hassle-free user experience, with all benefits accessible from the Hapi platform and app.

Let's Connect have an enviable reputation for delivering the highest quality, fully managed service to clients, inclusive of branded marketing campaigns and their success is entirely dependent on achieving high levels of staff adoption of the scheme, helping drive the positive employee engagement results you desire.

























SONY

The Product

Let's Connect specialise in providing technology employee benefits – offering staff the latest consumer technology and homeware, spreading the cost through their salary either by salary sacrifice (saving on National Insurance) or net pay arrangement (implemented as a loan to the employee from the employer) over a 36, 24 or 12 month repayment period. Ownership of the equipment is transferred to the employee from day one.

This benefit can be setup to run in order windows – open for a set amount of weeks, several times a year, or alternatively can be configured to be 'always on' with employees being able to access it anytime.

Offering a broad range of products to employees including iPad, laptop and desktop computers, smartphones, TVs, games consoles, digital audio, smart home devices, wearable tech, kitchenware and small domestic appliances, gardening equipment, DIY devices and much more, Let's Connect has strong relationships with a number of manufacturers and distributors and uniquely operate their own warehouse facilities which ensures control over storage, tracking and a level of inventory – this is critical during peak order windows. Products are delivered to the employees' home address via DPD with SMS notifications sent throughout the order process detailing the date and time of delivery.

All employee orders can be approved in 'real time' via the employer admin hub and, in the event of declined applications, Let's Connect will communicate this to the employee via email. All employees have access to a dedicated and specialised UK-based Customer Engagement Team helpdesk, who can assist with order enquiries and questions following delivery.

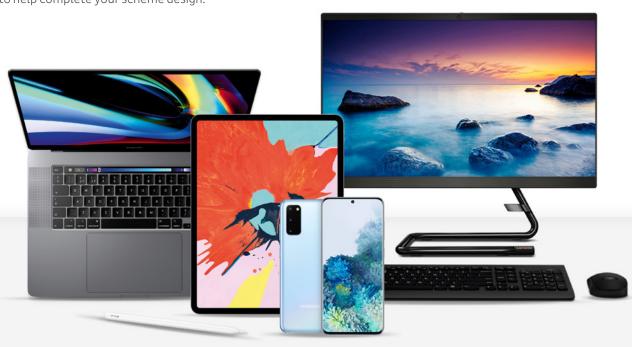
Some of the main packages can be protected with extended warranty and insurance, in case employees have issues during the payment period.

Launching the scheme is quick and easy, simply speak to your Personal Group Account Manager who will arrange for a call to help complete your scheme design.

Once completed we can set up the scheme within seven days, including arranging free marketing material and event days to promote the benefit.

Key Benefits to Your Employees

- Convenient, fixed reduction to employees' salary over 12 months
- Improved financial wellbeing for lowerpaid employees, providing an easy solution in spreading the cost on new technology for them and their family
- No upfront costs, deposits, or credit checks
- Increased health and wellbeing through the promotion of devices such as smart watches, fitness trackers, blood pressure monitors and smart scales
- Save up to 12% in National Insurance contributions
- Improved IT literacy and relevant digital skills
- Family-oriented convenient access to new technology for children at school or those studying at college
- Can assist with employees budgeting for large purchases.



Salary Sacrifice Technology Benefits

What makes them so popular and engaging?



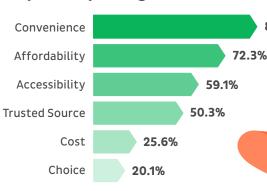
Over **1 million** employees served

There's 30 million people employed in the UK – that means Let's Connect have served

1 in every 30 employees!



Reasons for participating in the benefit



The Technology Benefit
hasbeen a great success we've seen fantastic take up
which in turn has enhanced morale
and ensured we continue to retain
and recruit the very best staff."

Head of Engagement, Retention and Nurse Recruitment – Sandwell and West Birmingham NHS Trust

Attract and retain the best people

78.3%



of employees said that offering

a Technology Benefit made

their organisation more

appealing to work for

59.4%

87.3%

of employees have participated in more than one scheme



86.7%

of employees said they would take part in future Technology schemes

Promotes financial wellbeing

88.7%



of employees would not have purchased the equipment elsewhere as they could not afford to buy it outright



76.9%

More than three quarters of employees chose Technology and Smartphones as their favourite employee benefit





9.7%
Salary Sacrifice
Car Scheme



7.6%Other –
Holiday Purchase



4% Cycle to Work Scheme



1.8% Childcare Vouchers

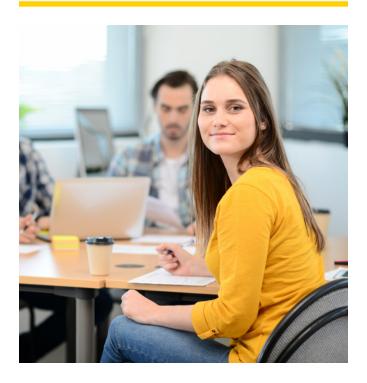
Data taken from Let's Connect employee surveys in 2019 and 2016

Employee Order Journey

The order process STEP 1 Log in to your account STEP 2 Choose your technology and accessories STEP 3 Sign the electronic employee agreement STEP 4 Products delivered direct to your door

Key Benefits to you, the Employer

- Supports staff recruitment, retention and helps improve staff motivation and positive engagement
- No set up or administration costs
- Finance option available
- Supports core policies such as health and wellbeing, financial wellbeing, and digital inclusion strategies
- Can help drive reward platform registrations
- Ensure you're an employer of choice with an additional exciting benefit appealing to a diverse workforce
- Simple to implement fully managed service.



Tax Information

If the benefit is operated as a salary deduction from employees' gross salary resulting in National Insurance savings, it becomes a taxable benefit. Therefore, income tax savings will be recovered in full by HM Revenue & Customs as Benefit-in-kind tax. This is collected via a single adjustment to an employee's tax code in the next available tax year, with the full taxable value being processed over one 12-month period and is administered by the employer using the P11D form process. Let's Connect will provide a full breakdown of any P11D value via a spreadsheet to your payroll team.

Please note, this is not applicable if operated as a net pay scheme this is implemented as a loan to the employee from the employer and there are no savings via this option. There are no P11D implications for the net pay scheme which reduces the amount of administration required from the employer.

Compliance and Security

The benefit has been approved by HMRC. Let's Connect are dedicated to the security of data and employee details, they have been ISO 27001 accredited for information security since 2012, are fully compliant with 2018 GDPR changes and hold PCI DSS compliant and Cyber Essentials certificates.

Scheme Risk Management Options

There are numerous options available to configure the scheme to limit employees from reducing their salary to an unacceptable level and satisfy the risk appetite of your organisation. These include setting a maximum spend per employee, introducing a total scheme spend limit, specific employee eligibility criteria, plus optional early leaver cover or additional admin fee that can be built into the cost of the equipment on offer (subject to approval).

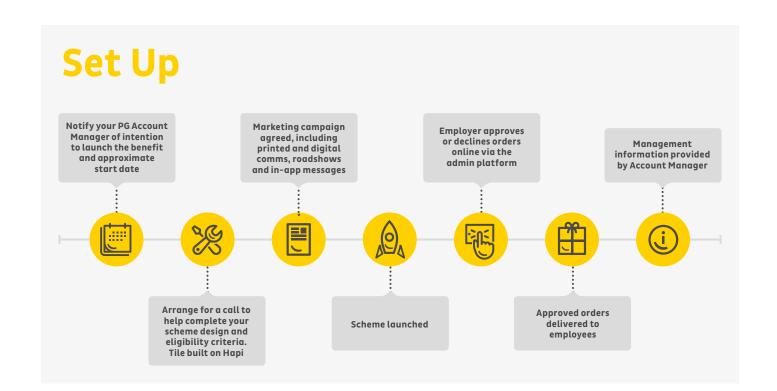
Finance Information

Employers can opt to pay for the devices upfront on behalf of the employees and recoup the amount payable back monthly via the employees' salary or alternatively, a finance option can be provided for employers to pay monthly.

Any finance cost is fully accounted for by employees' deductions/reductions.

Management Information

Your Personal Group Account Manager will provide full scheme breakdown information at the end of every order window or regularly for those with 'always on' scheme setup. This will include scheme performance, final order values, employee feedback, total number of employee profiles created, P11D reports (if applicable) and top performing products.





Personal Management Solutions Ltd

John Ormond House,

899 Silbury Boulevard, Central Milton Keynes, MK93XL

01908 605 000

www.personalgroup.com











 $Personal\,Management\,Solutions\,Ltd, registered\,office: John\,Ormond\,House, 899\,Silbury\,Boulevard, Milton\,Keynes, MK9\,3XL. Incorporated\,in\,England\,Management\,Manageme$ & Wales. Company registration number: 04232995. Personal Management Solutions Ltd is authorised and regulated by the Financial Conduct
Authority for secondary credit broking (firm reference number: 783957). Let's Connect IT Solutions Ltd is authorised and regulated by the Financial Conduct Authority for secondary credit broking and entering into regulated consumer hire agreements (firm reference number: 738155).

