



# Quantum Advisory Benefits

## **Pension (QTrust)**

Quantum operates a trust based defined contribution pension scheme.

The minimum member contribution is 4% which Quantum matches up to a maximum of 5%.

Quantum operates a Salary Sacrifice mechanism, which means that your salary would be reduced by the amount of contributions, so you save both Income Tax and National Insurance contributions on the amount you exchange. Quantum then pays your contributions to the Scheme on your behalf and will also pass on their saving in National Insurance contributions, currently at the rate of 13.8% of the amount exchanged.

## **Life Assurance**

All employees are covered under Quantum's life assurance scheme, subject to acceptance by the insurance provider. In the event of your death whilst employed by Quantum, the insurance will pay out a sum equal to four times your basic salary at date of death.

In addition, if you were a QTrust member, there would also be a full refund of the pension account that you had built up to the date of your death.

## **Income Protection**

If you are absent from work due to incapacity for 26 continuous weeks or more, you are eligible to receive payments under Quantum's income protection arrangement subject to acceptance by the insurance provider.

## **Critical illness cover**

This would provide you with a one-off tax-free lump sum payment of (currently) £10,000 if you are diagnosed with one of ten specific medical conditions.

## **Bonus**

Quantum operates an annual bonus scheme.

Bonus payments are made subject to Quantum's overall financial performance and recognises the work, effort and commitment over and above the level normally expected as part of the individual's role.

## **Employee Assistance Programme (EAP)**

From time to time, we all have issues that impact upon our well-being, whether its a personal matter, family issue, or something that's happening at work. At Quantum, we recognise this and offer an independent Employee Assistance Programme (EAP) to help you manage your work and personal lives.

The EAP is designed to offer support and guidance on a wide range of issues and is available 24/7. For example, you could use the EAP to talk to a counsellor at any time of the night or day.

## **Holiday Purchase/Sale Scheme**

Quantum runs a holiday purchase/sale scheme which offers you the opportunity to buy and sell annual leave. Up to six days leave can be “bought” or up to four days can be “sold” each year subject to a maximum of 30 days and a minimum of 20 days in any year.

The days are pro-rated for part-time employees, and for new joiners whose contract of employment starts part way through the year.

## **Study and training**

Quantum is committed to investing in the training and development of its employees, so they have the skills required to do their jobs to a high standard and Quantum can achieve its objectives.

Quantum has a responsibility to ensure that all employees are trained to improve their current and future performance.

All training is planned, recorded and the results reviewed to determine how training and development activities can be improved. All new employees are given induction training and have their training needs assessed during their probation period.

## **Cycle to work**

Employees can take advantage of buying a new bike or bike accessories through the cycle to work scheme where you can enjoy a new bike and pay for it over 12 months. You'll also save on Income Tax and National Insurance too.

## **Flexible technology**

Flexible technology allows you access to popular technology products (televisions, computers, iPads, music systems etc) from a range of providers. You'll be able to benefit from discounted prices and flexible payment options.

Please note: All benefits are subject to review from time to time at the discretion of the Partners. Some benefits are only available once employee successfully completes probation.

Quantum Actuarial LLP, trading as Quantum Advisory, Registration Number: OC326665, registered in England and Wales. Quantum Actuarial LLP is authorised and regulated by the Financial Conduct Authority. Registered office: Cypress House, Pascal Close, St Mellons, Cardiff, CF3 0LW. A list of all members is available for inspection at our registered office.