

# BROWN & CO

## EMPLOYEE BENEFITS GUIDE



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## INTRODUCTION

In addition to our competitive salaries, we are very proud of our staff benefits.

Some benefits are available from day one of employment, others become available when you have successfully completed your three-month probationary period and there are further benefits available as you progress your career with us.

We have categorised the benefits into the following areas:

- Financial
- Family
- Flexible Working
- Health and Wellbeing
- Lifestyle
- Events – Part Work/Part Social
- Long Service

If you have any questions relating to any of these benefits, please do not hesitate to get in touch with any member of the HR team on **01603 629871** or **[hr@brown-co.com](mailto:hr@brown-co.com)**.



# FINANCIAL BENEFITS

We have a range of financially focused benefits to help you and your loved ones, now and in the future.

## Pension Scheme

### 5% Employer Contribution

If you choose to remain opted into the group personal pension scheme, Brown&Co will pay an enhanced employer contribution of 5% into your pension pot.

Employees only have to contribute a minimum of 3% to meet the government total minimum contribution of 8% (you may, of course, choose to contribute more than 3% depending on your personal circumstances).

The default way pension contributions are paid into your pension pot is via salary exchange, although we do allow employees to opt out of this and pay via relief at source if they wish to. Salary exchange is a simple, tax efficient way to save into a pension scheme.

Employees should ensure they complete an 'Expression of Wishes' form, so they nominate the beneficiaries of their pension in the event of their death. Ask HR for details or complete the form in the pension portal, see details below.

### 'My Pension Portal'

You will have access to the Aviva pension portal via an app or online, so you can:

- Manage your pension online
- Have access to tools, documents, and FAQs

### Meetings with a Financial Adviser

An external financial adviser is available for meetings to discuss any financial investments, savings or pension queries or plans you may have. The cost of this personal, financial advice is met by Brown&Co.



### **Life Assurance**

From day one of employment, you are covered by our Life Assurance Policy, which offers a pay-out of four times your basic salary, to your nominated beneficiaries, in the event of death in service. This is offered to all employees, up to the age of 65 years.

Our life assurance scheme also provides you with additional services to keep you healthy, wherever you are in the world. These services such as mental health support, online doctor appointments, bereavement counselling, nutrition advice and personalised fitness are available 24 hours a day, 365 days a year. Further information can be found in this brochure or on the Access Collaborate Human Resources page.

### **Electric Vehicle Company Cars or Car Allowance**

Depending on your level of employment, your role, and how many business miles you drive you may be eligible for either a company car or a car allowance.

We are proud to announce that we have an electric vehicle only company car policy, included is fully comprehensive insurance cover, costs towards servicing, maintenance and repairs and UK breakdown cover.

We also have a competitive car allowance policy, dependent on your level of employment, your role, and how many business miles you drive you may be eligible for car allowance payments.

### **Recommend a Friend Recruitment Scheme**

Our staff are our best ambassadors of what it is like to work here. We are keen for you to recommend someone to work with us and we will pay you £2,000 on the successful completion of their probationary period (please note, this does not apply to Interns, Placements, Apprentices, Trainees and Graduates).

# FAMILY FOCUSED BENEFITS

We have a range of family focused benefits to help you balance work and family life.

## Enhanced Maternity Pay

Anyone taking maternity leave can opt into our enhanced maternity pay scheme. We offer full pay for the first 12 weeks of maternity leave and then half pay for the following 12 weeks.

## Enhanced Paternity Pay

Our paternity pay policy extends beyond fathers to include anyone who is the partner of someone who has recently given birth and where they will play a parental role.

We pay two weeks' full pay paternity leave and allow employees to add annual leave onto to this period of leave if they wish.

## Shared Parental Leave

Shared Parental Leave allows eligible parents who are sharing responsibility for a child additional choice in how best to care for that child during their first year.

## Adoption Leave

If you are the main adopter you can opt into our enhanced adoption pay scheme, in line with the enhanced maternity pay. We offer full pay for the first 12 weeks of adoption leave and then half pay for the following 12 weeks.

## Parental Leave

Eligible employees can take unpaid parental leave to look after their child, for example, to:

- Spend more time with them during school holidays
- Ensure they can attend parents' evenings and school events, such as sports days and Nativity plays
- Settle children into new childcare arrangements

We also have policies to cover neo-natal care, fertility treatment and miscarriage, all aimed at providing support and time off to employees when they need it most. More details can be found in the family leave policies on Access Collaborate.

## Maternity, Adoption and Paternity Coaching Service

Parental coaching provides support for employees around their maternity, adoption or paternity leave. This is an important milestone in employees' personal lives both before and after the new arrival, and many employees benefit from the coaching as they navigate leaving work for a period of time and how to return to work balancing their professional lives with their home lives.

We are proud to offer parental-transitional coaching, from an external, confidential provider free of charge to our employees.

## Enhanced Carer's Leave

Brown&Co are proud to offer all eligible employees the opportunity for enhanced Carer's Leave.

We recognise that a supportive employer offering employees the ability to take time off work to care for a loved one can significantly help minimise the pressures carers face and we have a choice of statutory Carer's Leave or Enhanced Carer's Leave.

All employees can take two paid working weeks of Carer's Leave, per rolling 12-month period, to provide or arrange care for a dependant with a long-term care need. This is over and above the statutory minimum which is one week, unpaid. For more details, please see the Carer's Leave policy within the Staff Handbook, on Access Collaborate or discuss with a member of the HR team.







# FLEXIBLE WORKING

We recognise the importance in helping our employees balance their work and home life and we are proud to offer a variety of flexible working arrangements (i.e. something other than Monday to Friday, 9am to 5.30pm).

This enables employees to balance their working life with other priorities, including parental and other caring responsibilities, lifelong learning, charity work, leisure activities and other interests. In turn it recognises that staffing levels must at all times remain in line with the demands of the business.

To find out how to request flexible working, please refer to the Staff Handbook, which can be found on the Human Resources pages of Access Collaborate.

Some examples of flexible working that we currently have across the Firm are:

## **Part Time Working**

This is a pattern of work that is less than 37.5 hours per week.

## **Job Sharing**

This is a form of part time working where two people share one role between them and each work part time hours.

## **Nine Day Fortnight**

A form of part time working, where the employee works nine days in a fortnight and has every 10th working day off.

## **Term Time Working**

This type of flexible working allows an employee to have different contracted days and hours during term time to those they have during school holidays. They will either not work during some or all school holidays or may just work less hours during the school holidays.

## **Hybrid Working**

Employees who have successfully completed their probationary period may be able to take advantage of our hybrid working policy allowing ad hoc working from home or remotely (this is not currently available to our administration staff).

Although the Firm is committed to providing the widest possible range of working patterns for its workforce, both management and employees need to be realistic and recognise that the full range of flexible working options (many of which are not listed above) will not be appropriate for all jobs across all areas of the business.

# HEALTH AND WELLBEING

The Partnership strives to ensure that supporting employee wellbeing is embedded in the culture of the Firm and demonstrated by all.

Promoting and supporting employee wellbeing is at the heart of our Human Resources strategy and we have been steadily investing in it.

This popular, taxable benefit comes in two parts; a comprehensive private medical insurance policy and a separate health and wellbeing cash back plan.

## Private Medical Insurance

This benefit is available to staff of certain levels, after successful completion of their probationary service.

Our Private medical insurance scheme covers the cost of eligible private medical treatment by a consultant, therapist or in a hospital and the main advantage is that you can normally receive treatment far quicker than via the NHS.

The scheme will cover Out-Patient, Day-Case and In-Patient treatment and procedures, right from initial consultation through diagnostic tests and scans and aftercare treatment. You will normally see Consultants and Therapists in a private facility or private consulting rooms, and your treatment will be in a private hospital or the private wing of an NHS hospital.

You are also covered for the cost of a variety of other treatments such as complementary medicine, and if you do decide to still have treatment as an NHS patient then you may be able to claim a Cash Benefit depending on the type and duration of your treatment.

Our aim is that the Private Medical Insurance provides you with peace of mind that your health will be supported by having high quality medical care available which complements the services available on the NHS.

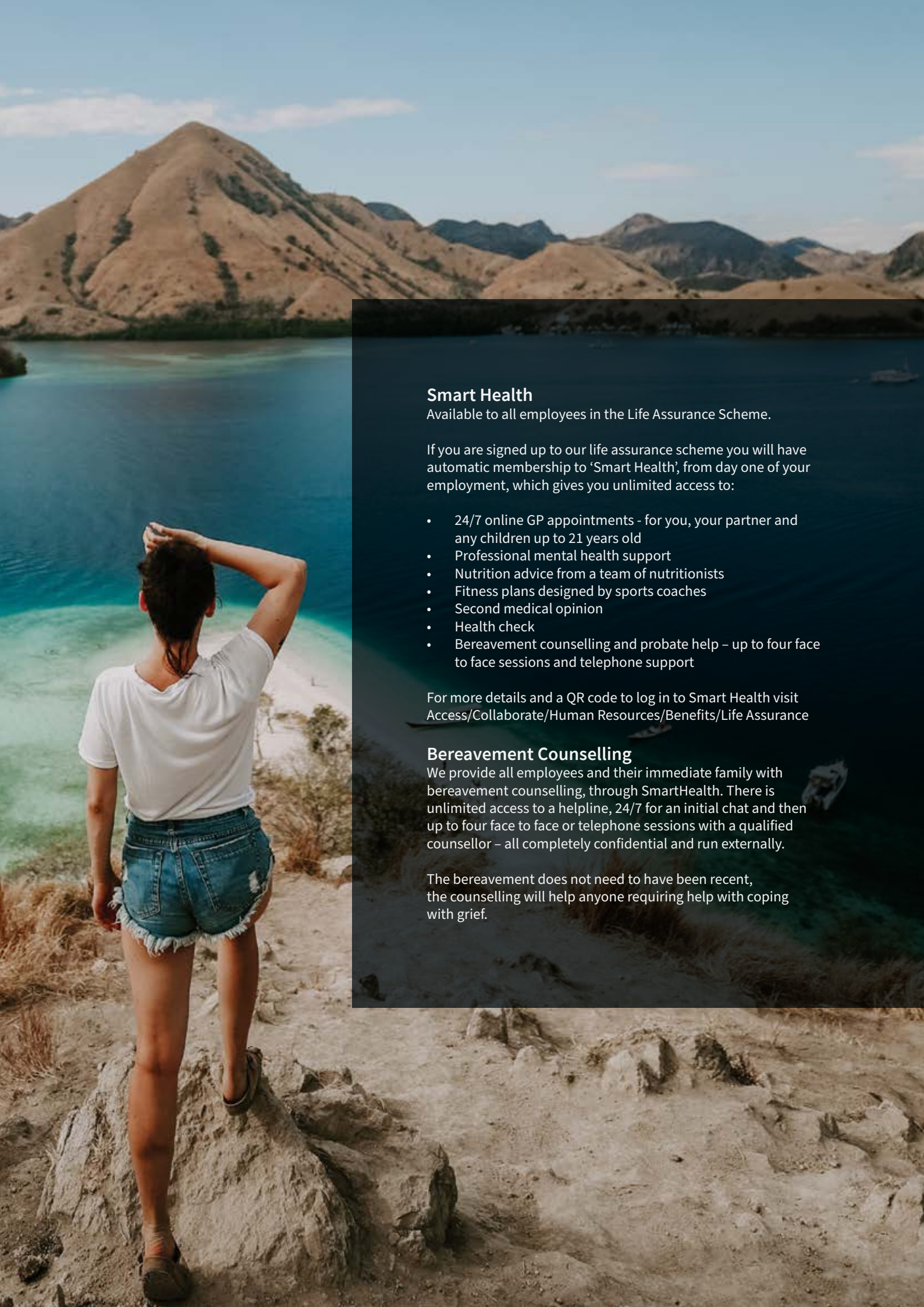
## Health Cash Back Plan

The cashback plan covers routine dental check-ups, health screenings, face to face counselling, routine eye tests, therapy treatments, chiroprody, MRI, CT and PET scans to name a few. There is also access to a 24 hour counselling and advice line, 24 hours Doctor on-call service, health club and gym concessions.

## Health Club and Gym Concessions

As part of the health cash back plan offerings, you are eligible for discounted membership at gyms, studios, fitness centres and sports clubs in your local area. You may also be able to transfer any existing gym membership onto a special rate. There are also Digital Fitness Discounts (on-demand workout programs). Please check the app for the most recent offers.





## Smart Health

Available to all employees in the Life Assurance Scheme.

If you are signed up to our life assurance scheme you will have automatic membership to 'Smart Health', from day one of your employment, which gives you unlimited access to:

- 24/7 online GP appointments - for you, your partner and any children up to 21 years old
- Professional mental health support
- Nutrition advice from a team of nutritionists
- Fitness plans designed by sports coaches
- Second medical opinion
- Health check
- Bereavement counselling and probate help – up to four face to face sessions and telephone support

For more details and a QR code to log in to Smart Health visit [Access/Collaborate/Human Resources/Benefits/Life Assurance](#)

## Bereavement Counselling

We provide all employees and their immediate family with bereavement counselling, through SmartHealth. There is unlimited access to a helpline, 24/7 for an initial chat and then up to four face to face or telephone sessions with a qualified counsellor – all completely confidential and run externally.

The bereavement does not need to have been recent, the counselling will help anyone requiring help with coping with grief.



## Cycle2Work Scheme

All employees have access to our Cycle2Work Scheme.

Through this, you can hire or buy a bike via salary sacrifice, saving you money on your tax and National Insurance contributions each month. At the end of the hire period, you can either return the bike, or you can choose to pay a small ownership fee to own the bike.

You can save an average of 25–39% on the cost of a bike and can choose from over 1,200 UK bike shops and many big brands.

## Employee Assistance Programme (EAP)

We are fortunate enough to be able to provide all our staff with an EAP – free of charge – from one of the leading providers, Aviva.

Our Employee Assistance Programme is an invaluable counselling and information service.

It is specifically designed to give our employees the practical and emotional support needed for everyday life. Staffed by qualified trained counsellors, the EAP can help you cope with any issues you may be experiencing whether work-related or personal.

Their professional counselling can take place face to face or over the telephone and covers a range of issues, such as (but not limited to):

- Money
- Personal life
- Legal issues
- Relationships
- Work
- Family crises
- Personal crises
- Illness

You will have been provided with login details to ensure you can access this service free of charge, login details are also available on office health and safety notice boards.

## Eye Care Vouchers

Employees without the health cash back plan can order a Specsavers voucher to the value of £20 to be used to pay for or put towards an eye test. If you need glasses for DSE use, we also contribute £50 towards glasses. For more information please visit: <https://www.specsavers.co.uk/corporate/employees>

We have chosen Specsavers because they have over 800 stores in the UK and therefore, they are easily accessible for all our employees, across the Firm.

Employees with access to the health cash back plan can claim back for eye tests and glasses by completing the forms from your provider.

## Flu Vaccine Vouchers

Every October, employees are offered vouchers for a flu vaccine to protect them against contracting flu. These vouchers can be redeemed at many pharmacies across the UK. The cost of these vouchers is met by Brown&Co.

# LIFESTYLE

These benefits are offered purely to make your work/life balance that little bit better.

## Annual Leave

All new employees get 25 days paid holiday per year, in addition to all the bank and public holidays.

With the completion of each years' service, you will receive an additional day's holiday per year up to a maximum of 28.

For those employees with 10 years' service, you will receive an additional two days holiday taking your entitlement to 30 days annual leave per calendar year, plus all the bank and public holidays.

## Holiday Buyback Scheme

To further improve your work-life balance, you can 'buy back' up to one extra contracted weeks' holiday to increase your annual leave entitlement further.

The cost of this is spread over the financial year by deducting it monthly from your salary.

## Travel Insurance

For employees at Associate level or above, comprehensive private travel insurance cover is available after you have successfully passed your 3 month probationary period, at no cost to you. You can also opt to add your spouse, partner or children to this scheme, please contact HR for more details.

## Charitable Giving Scheme

Payroll Giving is a flexible scheme which allows anyone who receives their pay through payroll to give regularly and on a tax-free basis to the charities and good causes of their choice.

Payroll Giving donations are deducted before tax so for every £1 that you give it will only cost you 80p and if you're a higher rate taxpayer it will only cost you 60p.

Payroll Giving (also known as Give As You Earn) is a valuable, long term source of revenue, providing regular income to help charities budget and plan ahead more effectively. You can choose to support a charity of your choice or to support the Brown&Co chosen charity of the year with a regular donation direct from your pay.

## SmartSpending App

If you are covered by Westfield Health (our health cashback plan) you can also access the SmartSpending App. This offers you discounts when shopping instore or online at a range of high street retailers and supermarkets. The app provides instant vouchers which are a quick and easy way to save. Order the amount you want and then download the voucher from your SmartSpending account to use in store or online for an instant discount. Instant vouchers can be downloaded to the SmartSpending App whilst in a shop.







# EVENTS - PART WORK / PART SOCIAL

Brown&Co regularly hosts events which provide employees a chance to relax and get to know each other in a more social setting.

Attendance is not compulsory but is strongly encouraged. A key factor in our success is the strong relationships we build with our colleagues; both in our local office and across the Firm. The connections made can be invaluable, building trust and strong working relationships.

## Divisional Away Days and Trips

We often reward staff with away days and trips with all the costs covered by the Firm. These trips provide a mixture of fun, training, and team bonding.

Recent trips have included a two night stay and a visit to the Balmoral Estate, a trip to fruit farms in Portugal and a visit to the Bombay Sapphire distillery and the Weald & Downland Museum - home of TV's The Repair Shop.

## Office Social and Charity Events

Each office hosts regular events such as evenings out, team meals, rugby and cricket matches and quizzes. These are organised by the Social & Charity Committees in each office comprising of a group of employees who have a passion for organising fun events for Brown&Co staff.

## Brown&Co Annual Conference

We hold an annual conference combining informative presentations and training break-out sessions, followed by evening entertainment, a dinner and occasionally an overnight stay. The aim is to give staff an occasion to remember while helping them to understand how the Firm operates and its objectives as well as meeting their cross-divisional counterparts.

## Sports Events

We regularly compete in the Hardwick Cup with the boat manned by a mixture of experienced and novice staff. We also hold cycling events, netball tournaments, cricket matches against local firms, the occasional round of golf, tennis, and rugby. There is a legendary east vs west annual cricket match with teams chosen based on the geographical location of our offices.

Participation is purely voluntary and anyone not wishing to play can come along to support and enjoy the atmosphere, drinks and BBQ which often accompanies these events.

## Summer Parties

Most offices hold an informal get together during the summer and from time to time there is also a Firm-wide summer party where activities, food and drink and transport are all provided at no cost to our employees.

## Christmas Meals and Holiday Celebrations

Brown&Co's Christmas parties vary from office to office – from a festive-themed treasure hunt across a city to a formal dinner at a Partner's home – but whatever the event, employees are treated to food, drink, and entertainment to thank them for their hard work throughout the year.

# LONG SERVICE AWARDS

At the time of writing over 40% of our staff have worked for Brown&Co for over 10 years and over 20% have been with the firm between five and 10 years.

To reward staff for their loyalty and years of hard work we have introduced a range of Long Service Awards.

## 5 Years

A small gift, such as, a bottle of champagne or flowers and a box of chocolates or a voucher.

## 10 Years

Two extra days' annual leave increasing your allowance to 30 days, plus bank/public holidays.

## 15 Years

When you have been employed at Brown&Co for 15 consecutive years, you will be rewarded with four extra weeks paid holiday, to take in addition to your regular holiday entitlement that year. We take employee well-being very seriously, so we encourage you to take these additional four weeks in one block to provide you with some valuable downtime from work.

So far, staff have used this time in various ways, with a few being thrilled that the length of time allows them to travel afar, such as to Australia and New Zealand. One employee took an adventurous tour trekking on horseback across Venezuela, one went sailing around the Greek islands and plenty of others simply used it as extended holiday to be at home with their families, do some DIY or just relax!

## 20 Years

To thank you for your continued hard work for 20 years' service, you will be gifted with a voucher towards a hotel stay, or a weekend away, a retail voucher, or towards an experience such as hot air ballooning, a driving experience, sky diving etc, the choice is yours!





# BRANCH NETWORK

For proactive and professional services contact your local experts



## Norfolk:

**Norwich**  
The Atrium, St George's Street,  
Norwich NR3 1AB  
E [norwich@brown-co.com](mailto:norwich@brown-co.com)  
T 01603 629 871

**Holt**  
1a Market Place,  
Holt NR25 6BF  
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T 01263 711 167

**King's Lynn**  
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25-26 Tuesday Market Place,  
King's Lynn PE30 1JJ  
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## Suffolk:

**Bury St Edmunds**  
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## Bedfordshire:

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