



AT THE LTA

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SUMMARY OF BENEFITS

LIFE ASSURANCE*

From your first day of employment, you will be covered for Life Assurance provided by Canada Life. In the unfortunate event that you pass away during your employment, a lump sum payment will be made to your nominated beneficiary. Your contract of employment will detail the level of your life assurance cover.

You should complete a Life Assurance Beneficiary form to nominate the beneficiary of your Life Assurance benefit. You are encouraged to review your beneficiary information regularly and update as need be throughout your employment.

Completed Life Assurance Beneficiary forms should be returned to: people@lta.org.uk

PENSION

The LTA operate a Group Personal Pension Plan through Standard Life.

Auto Enrolment

You will be auto enrolled into the net contribution pension scheme in your second month of service if you meet the qualifying criteria. You will contribute 3% of your net salary (e.g., your salary after tax and NI deductions) and the LTA will pay a further 5% into your pension each month.

Following auto-enrolment you will need to decide whether to:

- A. Stay in the net contribution pension scheme or switch to the salary sacrifice pension scheme
- B. Increase your personal pension contributions
- C. Opt out of the pension scheme altogether

The table below highlights what the LTA will contribute to your pension if you contribute at certain levels:

Employee:	Employer
3%	5%
5%	7%
7%	10%

SALARY SACRIFICE PENSIONS

If you opt for the salary sacrifice pension scheme you are sacrificing part of your salary equivalent to the pension contribution you would personally like to make. In return the LTA will pay the sacrificed salary amount to the pension provider directly along with their own contributions.

As your salary has been reduced by the same amount you would like to personally pay into your pension pot, you will pay less tax and National Insurance contributions (NIC's). The LTA also pay less employer NIC's on the reduced salary amount. 50% of these savings are paid into your pension pot. The result of being in this scheme is that you will have more savings in your pension pot than you would have if you were in the net contribution pension scheme.

Salary Sacrifice Example

Adam earns £24,000 per annum and chooses to contribute 3% of his salary into his pension. The LTA will contribute a further 5% of his salary into his pension.

	Net Contribution Pension Scheme	Salary Sacrificed Pension Scheme
Salary	£24,000	£23,280
Employee pension contribution	£720 (3% of £24,000)	£0
Employer pension contribution	£1,200 (5% of £24,000)	£1,920 (8% of £24,000 - 3% of the salary that has been sacrificed plus 5% employer contributions)
50% employer NIC savings	£0	£49.68
Total pension pot	£1,920	£1,969.68

Importantly, in the salary sacrifice example Adam will only pay tax and NICs on a salary of £23,280 per annum as opposed to £24,000 per annum therefore increasing his take home pay.

SALARY SACRIFICE THINGS TO BE AWARE OF...

State Benefits

Entitlement to some state benefits such as Statutory Maternity Pay and a second state pension may be affected if your sacrificed salary falls below the level at which you pay NICs.

Student Loans

Salary sacrifice arrangements may decrease the monthly repayments on a student loan or may take you below the income threshold to make repayments.

LTA Guarantee

If you enter into a pension salary sacrifice agreement you will continue to be covered at the pre-sacrificed salary for Life Assurance cover, pay reviews and bonus.

References

Referees will be provided with details of the pre-sacrificed salary when responding to rental/mortgage references so as not to detriment colleagues.



Pension Beneficiaries

Your pension can be passed to a beneficiary in the unfortunate event that you pass away during your employment with us. You can nominate a beneficiary directly with Standard Life by emailing: service_gp@standard.com or alternatively you can update this information via the Standard Life app.

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PRIVATE HEALTHCARE

You will be eligible to join our private healthcare insurance scheme from your start date. Membership is not automatic; you specifically must sign up to become a member.

The scheme is provided by Vitality. The LTA will pay for single cover (without dental, audiological and optical). If you join you will be liable to pay tax on the annual cost, we pay for this benefit. The tax will be incorporated in your monthly tax deductions via payroll.

Example:

If the annual cost of the private healthcare insurance is £500 per annum and you were on a 20% tax band, you would pay circa £100 a year in tax for this benefit. Please note amounts can vary depending on negotiated premiums for cover and on tax bands applied on an individual basis.



Upgrading your private healthcare:

You can add additional family members or upgrade your private healthcare policy to include dental, audiological and optical cover at your own cost. Deductions for the costs of any upgrade will be made via the monthly payroll.

Additional Vitality benefits:

If you are a member of the private healthcare insurance scheme you may take advantage of fantastic discounts and services available to members. Please see below to see what's on offer:

Active Rewards

Get active to earn:

- Treats from Caffè Nero
- Regular cinema tickets with Odeon and Vue
- Weekly on demand movie rentals with Rakuten TV
- American Express and Vitality benefits on your credit card
- Up to 40% cashback at Waitrose & Partners

Eat Better

- Discounts on Mindful Chef recipes boxes
- Get WeightWatchers Premium membership for 6 months for £30

Health Checks

- Get a discounted health assessment with Bluecrest Health Assessment
- Earn up to 780 Vitality points for taking a Vitality Healthcheck

Make a Change

• Save up to £349 with a stop smoking programme with Allen Carr

Move More

- Get up to 36% off a range of Fitbit devices
- Get a 12-month membership with Fiit
- Get up to 40% off a ranger of devices with Garmin
- Receive great prices on the exclusive Vitality collection by Nike
- Get up to 50% off a monthly membership with Nuffield Health Gyms
- Earn Vitality points every time you run or volunteer for a Parkrun
- Join the future of fitness with cashback on your Peloton hardware
- Get up to 40% off a range of devices with Polar
- Get up to 50% off a flexible monthly membership with PureGym

- Get up to 50% off a pair of sports shoes with Runners Need
- Get 15% off a Samsung Galaxy Watch
- When you receive Silver Vitality status, get 25% off Turbo e-Bikes
- Get up to 50% off a monthly membership with Virgin Active
- Get 40% off Withings hybrid smart watches

Status Rewards

- Get up to 20% off up to four hotel bookings a year with Expedia
- Get up to 25% off luxury and boutique hotels with Mr & Mrs Smith



Stress Less

 Get 75% off one, two and three night spa Stays and Spa Days with Champneys

- Tap into your inner peace with guided mediation with Headspace
- Access comprehensive benefits, including care advise and discounted care services with SuperCarers

How to join:

If you would like to join the private healthcare scheme, please complete the application form available on the LTA's intranet, First Serve.

HOLIDAY

6 years

The LTA offer its colleagues 25 days plus all UK public holidays each year for all full-time colleagues. Once you hit 5 years of service your holiday allowance will increase by one day and every year thereafter up to a maximum of 30 days. The information below highlights your entitlement:

Length of Service:	Holiday Allowance:
1 - 4 years	25 days
5 years	26 days

27 days

7 years 28 days 8 years 29 days

9 years 30 days

The leave year runs from 1 January to 31 December. When you join the LTA, you will receive a pro-rated number of holidays for your first year of employment in accordance with your start date. If you work part-time your holiday allowance will be pro-rated in accordance with the number of hours, you work.

Holiday Purchase Scheme*

The Holiday Purchase Scheme enables you to purchase up to 5 days additional holiday per year (pro rata for part time colleagues). For further details please refer to the relevant policy on the LTA's intranet, First Serve.

FAMILY LEAVE*

The LTA offers its colleagues a generous 16 weeks enhanced maternity, adoption, shared parental and 4 weeks enhanced paternity paid leave. For further details please refer to the relevant policy on the LTA's intranet, First Serve.

BONUS SCHEME

The annual discretionary bonus scheme is based on the performance of the organisation and individual. Your manager will be responsible for setting your objectives on which your performance bonus will be based. For further details on the annual bonus scheme please refer to the LTA's Bonus Policy on the LTA's intranet, First Serve.

Salary Sacrifice Bonus Scheme'

Our Salary Sacrifice Bonus Scheme is a way to give up some or all your bonus and have it paid into your pension instead. By doing this, you can save a significant amount of tax and build wealth for your future, and you won't pay tax or national insurance on the portion of your bonus that you exchange.

COLLEAGUE ASSISTANCE PROGRAMME

The LTA offers free access to a 24 hour / 7 days a week confidential Colleague Assistance Programme for you and your immediate family via WeCare.

WeCare offers an extensive range of virtual services delivering holistic support to improve the medical, mental, legal and financial wellbeing of employees. Key features include:

Health

- Speak to a 24/7 UK-based GP through a video or phone call, anytime it's needed
- Private prescriptions delivered to employees' homes
- Second opinion from a consultant on a diagnosis, treatment or the need for surgery
- Support to quit smoking with access to guidance and resources throughout



Mental health

- Up to 10 sessions with our team of mental health practitioners including psychologists and psychotherapists
- Coping mechanisms and stress reduction techniques to help prevent burn-out
- Life events counselling to help with a range of traumatic experiences

Wellbeing and healthy living

- Personalised four or eight-week get fit programmes based on a balanced diet and workout regime
- Improve diet, lose weight and adapt to medical conditions with our team of nutritionists
- Nutritious meal ideas for lunchtime, ideal snacks for work and support for making healthy choices on the go
- · Financial and legal wellbeing
- Expert guidance on a wide range of financial issues including reducing outgoings, budgeting advice and where to access debt management support
- Specialist guidance from our team of legal experts who can help with divorce, property, consumer disputes and more
- Accessing WeCare?
- Download the 'WeCare Programme' app from the App Store or Google Play. Or head to: wecare-cl.com.
 - Create a profile and enter the access code: H93034
 - You can also call: **0208 068 0035** to access the WeCare services by phone

LEXUS DISCOUNT

Colleagues can make savings of up to 15% on Toyota and Lexus car lease agreements with a range of Toyota and Lexus cars on offer to meet colleagues' different needs. For further details, please refer to the relevant policy on the LTA's intranet, First Serve.

SALARY SACRIFICE CAR LEASE SCHEME

In partnership with Arval, our vehicle leasing company, we offer colleagues an affordable and hassle-free way to lease an environmentally friendly vehicle directly paid for from your monthly pre-tax salary. Colleagues will be able to choose from a wide range of fully insured leased vehicles offered over a 3-year period with a full service & maintenance package, tyres & breakdown cover, and road fund licensing to give you peace of mind. For further details, please refer to the relevant policy on the LTA's intranet, First Serve.

SEASON TICKET LOAN

Once you have passed your probationary period, you may apply for a season ticket loan of up to £5,000. The loan is interest free, and repayments are deducted monthly directly through payroll. This also includes flexible train tickets or "Flexi-Season" tickets, designed primarily to give flexibility to those travelling by rail just a few days a week. If you would like to apply for a season ticket loan, please read the Season Ticket Loan policy before completing the application form and emailing it to: people@lta.org.uk



EYE TESTS

The LTA will reimburse up to £30 for the cost of an annual eye test, pay up to £45 towards glasses and contact lenses plus up to £30 towards the cost of anti-glare coating for VDU users. If you would like to reclaim any costs, please read the Eye Testing Policy before completing the claim form (available for download on the LTA's intranet, First Serve) and emailing it to: people@lta.org.uk

CYCLE TO WORK SCHEME*

The LTA actively supports healthy lifestyle initiatives and encourages colleagues to commute to work by bicycle. The Cycle to Work scheme allows you to make savings on tax and National Insurance contributions by acquiring a bike and bike accessories through a salary sacrifice arrangement. You can apply for a loan up to the value of £1,500. For full details of the scheme, please read the Cycle Scheme Policy on the LTA's intranet, First Serve.



COLLEAGUE TICKET OFFER

The LTA offer a fantastic benefit to our colleagues where you will receive 1.5 days leave to attend The Championships Wimbledon and/ or other summer grass court tournaments.

For The Championships, colleagues will receive five pairs of complimentary grounds passes irrespective of years of service and can purchase two pairs of show court tickets for those colleagues with under 5 years' service and four pairs for those colleagues who have 5 years' service.

Additionally, colleagues who have achieved 10 years of service and every five years thereafter will also be given a pair of complimentary show court tickets. Your tickets and ground passes can be gifted to friends and family

LTA TENNIS FOUNDATION VOLUNTEER DAY

Colleagues will be permitted to take off one day paid leave per year to volunteer for the LTA's tennis charity, Tennis Foundation. For more information on this please email: people@lta.org.uk

ACCESS TO ADVANTAGE PLAY+

LTA Advantage is our fantastic membership scheme for Fans, Players, and Competitors. As an LTA colleague you are eligible to join Play+ when selecting the National Tennis Centre as your Venue during the registration process. Play+ provides you with a World Tennis Number, MyGame dashboard to track your results, access to the LTA Advantage Wimbledon Ballot plus various discounts with LTA partners. For more information and to join go to: www.lta.org.uk/membership.



TENNIS POINT

Multiple discounts on all products by visiting: www.tennis-point.co.uk and entering the code: LTACOACHPLUS23

Applied discounts are as follows:

- 20% off Dunlop
- 20% off Castore
- 20% off K-Swiss
- 10% off all other brands

CREW CLOTHING

British lifestyle brand, Crew Clothing, is the Official Outfitters for the LTA. They offer colleagues a 25% discount on website purchases. To obtain the discount please visit: www.crewclothing.co.uk, place your order and enter the discount code: LTA25OFF.

DUNLOP

Dunlop is the Official Tennis and Padel Equipment Partner of the LTA. They offer you and your family 50% off rackets and luggage. There is a spend limit of £300 for each order with a maximum of two orders per year so in total you can spend up to £600 with Dunlop.

Check out the Dunlop brochure to see what's on offer. All orders should be placed by emailing: uk_sales@dunlopsports.com.



DUNLOP INNOVATION CENTRE

Colleagues can get up to 25% off the stringing services on offer at the Dunlop Innovation Centre located at the NTC. Ask in store for further details.

VODAFONE

All colleagues can enjoy exclusive savings and rewards when you shop with Vodafone including 25% off selected new mobile Xtra 24/12m contract plans, 15% off selected SIM only/tablet plans and a £120 Amazon voucher if you sign up to a Pro 2 broadband plan.

These discounts can be redeemed when signing up to a new contract or when upgrading. Simply, go to Employee Advantage Scheme – discounts from Vodafone and enter your LTA email address.

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FREE USE OF THE GYM, TENNIS & PADEL COURTS

Colleagues have free use of the gym, indoor and outdoor Tennis courts and Padel courts at the National Tennis Centre and Lexus Nottingham Tennis Centre. Courts can be booked, and fresh towels can be borrowed at reception.

Please note, the gym, outdoor Tennis courts and Padel courts are free for colleagues to use before 9am, between 12pm - 2pm and any time after 5pm, Monday - Friday.



FREE PARKING & BIKE RACKS

Colleagues are permitted to park at the National Tennis Centre and Lexus Nottingham Tennis Centre free of charge. There are also bike racks available to securely store your bicycle.

ELECTRIC VEHICLE CHARGING POINTS

The LTA is supportive of colleagues who choose greener transport options. As a result, there are two electric vehicle charging points at the National Tennis Centre which colleagues can use. Please speak to a member of the reception team for further details.

STAFF LOCKERS

Lockers are available at the National Tennis Centre subject to availability. Please speak to a member of the Operations team for further information.

DEUCE CAFÉ

The cafés at both the National Tennis Centre & Lexus Nottingham Tennis Centre offer a wide range of nutritious hot and cold meals for breakfast, lunch, and dinner along with a selection of drinks and snacks. Colleagues will receive a 30% discount on all food purchased at the cafés.

FUN STUFF

The LTA encourages you to get to know your fellow colleagues better through several informal social events and group activities. These include:

- Monthly colleague drinks.
- Summer BBQs & the LTA's annual Sports Day (highly competitive, one not to be missed).
- Christmas Quiz, lunches, and parties to put us all in the Christmas spirit.
- Tennis Team Training, which is open to anyone who wants to play at a competitive level with other colleagues, combining some drills, match play and the opportunity to represent the National Tennis Centre in local and county leagues.
- Tennis Tuesdays, Padel Wednesdays, Football Thursdays.
- Early morning cycling groups, running clubs and wellbeing walks through beautiful Richmond Park.
- Yoga classes.
- Free nibbles to celebrate the start of each Grand Slam.
- Monthly & annual colleague awards with the winners receiving fantastic prizes.

Activities change from time to time so please do keep an eye out on the colleague notice board at the National Tennis Centre or the LTA's intranet, First Serve for the most up to date information.





National Tennis Centre, 100 Priory Lane, Roehampton, London SW15 5JQ