

Communications Plan – Transition to AccessPay

Communications Plan – Salary Sacrifice Provider Change (NSP → AccessPay)

1. Background

This project supports the transition of All About Living's Salary Sacrifice provider from NSP to AccessPay.

The purpose of this change is to:

- Align with other entities across the group
- Streamline processes by moving to a single provider
- Improve consistency and reduce administrative complexity

Some staff are already using AccessPay, however for others this will require a transition to a new provider.

The transition is proposed to align with the end of the financial year (30 June), allowing a clean changeover period.

2. Objectives

- Ensure all staff understand:
 - What is changing
 - Why the change is occurring
 - What action (if any) is required
- Minimise confusion, disruption, and frustration
- Provide clear, simple steps for staff to transition
- Ensure staff have access to support and expert advice
- Reinforce that All About Living does not provide financial advice
- Position AccessPay as a trusted and easy-to-use provider
- Encourage staff to review their current Salary Sacrifice arrangements

3. Key Messages

- All About Living is moving to AccessPay as our single Salary Sacrifice provider
- This change aligns with other VVG entities and simplifies processes
- Some staff are already using AccessPay
 - If you are already with AccessPay, you don't need to do anything
- If you are currently using NSP, you will need to transition to continue your Salary Sacrifice
- We will support you every step of the way
- AccessPay provides expert support, tools, and personalised guidance
- This is a great opportunity to review your current arrangements

Important Disclaimer:

- All About Living is not a financial or tax adviser
- Salary Sacrifice may not be suitable for everyone
- Staff are encouraged to seek personalised advice from AccessPay

4. Stakeholders

Internal Stakeholders

- All Staff
 - Field Staff
 - Team Leaders
 - Office Staff
 - Senior Leadership Team (SLT)
 - HR Team (Vertaview Shared Resource)
 - Payroll Team (Vertaview Shared Resource)
 - Communications Team (Vertaview Shared Resource)

External Stakeholders

- AccessPay Representatives (presentations, support, FAQs)

5. Sensitivity

Challenges / Sensitivities

- Staff may feel overwhelmed or confused
- Perceived complexity of Salary Sacrifice
- Concern about financial impact or loss of benefits
- Resistance to change
- Fear of making the wrong decision

Support Approach

- Provide clear, simple, repeated messaging
- Stage communications over time
- Provide multiple opportunities for information (webinars, 1:1 sessions)
- Reinforce that help is available
- Use testimonials from staff already using AccessPay
- Clearly explain consequences while remaining supportive

6. Updates Required

- HR onboarding and induction materials
- Payroll processes and systems
- Internal policies relating to Salary Sacrifice
- SharePoint (AAL Hub) content updates
- FAQ documentation
- Manager guidance materials
- Booking links and AccessPay integration
- Removal of NSP references across systems and documents

7. Channels & Tactics

Internal

- Email – All staff and targeted groups
- SharePoint Intranet – AAL Hub (central source of truth)
- Staff Newsletter
- Teams Meetings / Webinars
- Team Meetings (manager-led)
- Team Leaders Meeting (with AccessPay guest speaker)
- SLT Meetings
- Departmental Meetings
- ED Monthly Video
- Staff Noticeboard (office-based staff)
- SMS (final reminders if required)

8. Tone & Style

- **Empathetic:** Acknowledge this is a change and may feel confusing
- **Reassuring:** Emphasise support and guidance available
- **Clear:** Use simple, non-technical language
- **Transparent:** Clearly explain why the change is happening
- **Supportive:** Reinforce that help is available at every stage
- **Action-oriented:** Clearly outline what staff need to do

9. Risks & Mitigation

Risk Category	Potential Risk	Mitigation Strategies
Engagement	Staff ignore communications	Multi-channel approach, repeated messaging
Understanding	Staff confused about what to do	Clear step-by-step guides and FAQs
Behaviour	Staff do not transition in time	Strong CTAs and reminders
Sentiment	Staff frustration or resistance	Early explanation of “why” and benefits
Operational	Payroll disruption	Early coordination with Payroll team
Consistency	Mixed messaging from leaders	Provide leader briefing packs

10. Timeline of Activity

The communications will be delivered over an **8-week** period to ensure awareness, understanding, action, and completion.

Activity	Date	Owner
AccessPay presentation – Team Leaders Meeting	Removed	Marcomms / AccessPay
Formal announcement email	Removed	Marcomms
Leader briefing pack distributed	Removed	Marcomms
Hub article published	Removed	Marcomms
FAQ document released	Removed	Marcomms
ED Video Message	Removed	SLT / Marcomms
Staff Newsletter article	Removed	Marcomms
AccessPay webinar sessions	Removed	AccessPay
“Book a session” email	Removed	Marcomms
Hub step-by-step guide	Removed	Marcomms
Teams Q&A sessions	Removed	AccessPay
“What you need to do” email	Removed	Marcomms
Reminder email	Removed	Marcomms
Drop-in support sessions	Removed	AccessPay
Final reminder email	Removed	Marcomms
Hub banner alert	Removed	Marcomms
Go-live / transition communication	Removed	Marcomms
Post-transition support message	Removed	Marcomms

11. Communications Collateral List

Collateral

A. Announcement Email

- Overview of change
- Key messages
- Link to Hub and FAQs

B. FAQ Document

- All staff questions and answers
- Updated throughout campaign

C. Hub Page (Landing Page)

- Central source of truth
- Includes:
 - What's changing
 - What you need to do
 - Links to book sessions

D. Newsletter Article

- Education on Salary Sacrifice
- Prompt to review arrangements

E. ED Video Script

- High-level endorsement
- Reassurance messaging

F. Team Leader Talking Points

- Key messages
- FAQs
- How to support staff

G. Step-by-Step Guide

- Clear instructions for staff
- Visual checklist

H. Reminder Email Series

- Action reminders
- Deadline emphasis

Collateral

A. Announcement Email & Intranet Article

Email Announcement

Subject: We're changing our Salary Sacrifice business partner

Hi Team,

We're excited to share an important update to our Salary Sacrifice program.

All About Living is moving to AccessPay as our single Salary Sacrifice provider.

Why this is great news

AccessPay is a highly respected provider in the not-for-profit sector, known for:

- Being easy to work with
- Providing great support to employees
- Helping people maximise the full benefits of salary sacrificing

Many of our team are already using AccessPay and have had a really positive experience.

Why we're making this change

We are moving to a single provider across the group.

This means:

- A more streamlined and consistent process internally
- Greater transparency across all teams
- A single source of information, updates, and support
- A better, more consistent experience for staff across the organisation

What this means for you

- If you are already with AccessPay, you may don't need to do anything
- If you are currently using a different provider, you will need to transition to AccessPay to continue your Salary Sacrifice arrangements
- If you're not currently salary packaging, this is a great opportunity to review whether it could benefit you

We'll guide you through this step by step over the coming weeks.

Support is available

AccessPay will be working closely with us to support you through the transition, including:

- Information sessions
- One-on-one support
- Tools to help you understand and maximise your benefits

We'll be sharing booking links and resources soon so you can get personalised support if needed.

Important to know

All About Living is not a financial or tax adviser.

Salary Sacrifice may or may not be right for you, so we encourage you to speak directly with AccessPay for personalised advice.

What's next

Over the coming weeks, you'll receive:

- More information about what you need to do
- Access to FAQs and resources
- Opportunities to attend sessions or book time with AccessPay

We're giving everyone plenty of time to prepare, with the transition planned to align with the end of the financial year.

We understand that change like this can feel a little overwhelming, but we're here to support you every step of the way and make this as simple as possible.

If you have any immediate questions, please keep an eye out for the FAQ document coming shortly or speak with your Team Leader.

Thanks for your time and support.

Kind regards,
<Rachal or Leonie>
All About Living

Hub Announcement (Intranet)**We're Changing Our Salary Sacrifice Business Partner**

We're excited to share an important update to our Salary Sacrifice program at All About Living.

We're moving to AccessPay as our single Salary Sacrifice provider.

Why this is great news

AccessPay is a well-respected provider in the not-for-profit sector, known for:

- Being easy to work with
- Providing strong employee support
- Helping you maximise the benefits of salary sacrificing

Many of our team are already using AccessPay and have had a really positive experience.

Why we're making this change

We are moving to a single provider across the group.

This change will:

- Streamline our internal processes
- Create a more consistent experience for all staff
- Improve transparency across teams
- Provide a single source of information, updates, and support

What this means for you

- If you are already using AccessPay, you don't need to take any action, however, you may wish to review your arrangements to ensure they still suit your needs.
- If you are currently using a different provider, you will need to transition to AccessPay to continue your Salary Sacrifice arrangements
- If you're not currently salary packaging, this is a great opportunity to review your options

We'll guide you through everything step by step over the coming weeks.

Support is available

AccessPay will be working closely with us to support you through the transition, including:

- Information sessions
- One-on-one support
- Helpful tools and resources

In the meantime, you can learn more about salary packaging and AccessPay here:

👉 <https://accesspay.com.au/>

What's next

Over the coming weeks, you'll see:

- FAQs and helpful resources
- Invitations to attend sessions
- Clear steps on what you need to do

We're planning the transition to align with the end of the financial year, giving everyone plenty of time to prepare.

Keep an eye on your emails for more information coming soon.

We understand that change like this can feel a little overwhelming, but we're here to support you every step of the way and make this as simple as possible.

If you have any questions in the meantime, please speak with your Team Leader or check back here for updates.

! Important information

All About Living is not a financial or tax adviser. Salary Sacrifice may or may not be right for you, so we encourage you to speak directly with AccessPay for personalised advice.

B. FAQ Document

IMPORTANT NOTE: This will be updated as questions from staff come through. It will reside on the Hub Page so that it is a live working document.

Salary Sacrifice Provider Change – FAQs

All About Living | NSP → AccessPay

About the Change

What is changing?

We are moving to AccessPay as our single Salary Sacrifice provider across All About Living.

Why are we changing providers?

We are aligning with other entities across the group to:

- Streamline our processes
- Provide a more consistent experience for staff
- Create a single source of information, updates, and support

When will this happen?

We are planning to transition at the end of the financial year (30 June).
You will be given plenty of time and support to complete your transition.

Do I Need to Do Anything?

Do I need to take action?

- If you are already using AccessPay, you don't need to take any action, however, you may wish to review your arrangements to ensure they still suit your needs
- If you are using a different provider (e.g. NSP), you will need to transition to AccessPay

What happens if I do nothing?

If you are currently salary packaging with another provider and do not transition:

- Your current arrangements will cease
- You will no longer receive salary sacrifice benefits until you set up with AccessPay

Is there a deadline?

Yes. You will need to complete your setup before the transition date.
We will communicate clear deadlines and reminders throughout the process.

Your Current Salary Sacrifice**Will my current arrangements automatically transfer?**

No. If you are with another provider, you will need to set up a new arrangement with AccessPay.

Do I need to start again?

Yes, you will need to set up your account with AccessPay.
However, they will guide you through the process and make it as simple as possible.

Do I need to resubmit documentation?

In most cases, yes. AccessPay may require documentation (e.g. rent, mortgage, or expense details) to set up your account correctly.

Will there be any interruption to my benefits?

There may be a temporary pause if you do not transition in time. We strongly encourage you to complete your setup early to avoid disruption.

However, salary packaging is calculated across the year rather than per pay. This means that in many cases, if there is a short delay, your contributions can be adjusted across future pays once your new arrangement is set up.

This will depend on your individual circumstances, so we recommend speaking with AccessPay for personalised advice.

Cards, Payments & Claims**Will I get a new salary packaging card?**

Yes, if you choose to use a card, AccessPay will issue a new Salary Packaging and/or Meal Entertainment card.

What happens to my current card?

Once the transition is complete, your current provider card will no longer be available. Any remaining balance on your card will be returned to All About Living and processed through payroll. This means it will be paid to you as part of your regular wages and taxed accordingly.

We recommend using any available funds on your card before the transition, where possible.

Will payments work the same way?

The overall concept is the same, but AccessPay will explain how their system works and support you through it.

What Can I Salary Sacrifice?**Will what I can claim change?**

What you can claim is based on ATO rules, AccessPay will explain how this applies to their system and help you maximise your benefits.

Novated Leases**What happens to my novated lease?**

If you have a novated lease, AccessPay will guide you through your options and help you understand what is best suited to your needs.

Will my payments change?

This depends on your individual arrangement. AccessPay will review your lease and guide you through any changes.

Who do I speak to about my lease?

You should speak directly with AccessPay, who will connect you with their leasing specialists.

Everyday Living / Meal Entertainment Card**Will my everyday living card change?**

Yes, if you are currently using a card, you will be issued a new AccessPay card.

Can I keep using my current card during the transition?

You can continue using your current card until the transition is finalised.

Once the transition is complete, your current provider card will no longer be available. Any remaining balance on your card will be returned to All About Living and processed through payroll. This means it will be paid to you as part of your regular wages and taxed accordingly.

We recommend using any available funds on your card before the transition where possible.

Fees & Financial Impact

Are the fees different?

Fees may vary depending on your arrangement. AccessPay will explain all costs clearly before you sign up.

Will I be better off?

This depends on your individual circumstances. AccessPay can help you understand your potential savings.

Support & Advice

How do I contact AccessPay?

We will provide contact details, booking links, and session times in upcoming communications.

Can I speak to someone one-on-one?

Yes. AccessPay offers one-on-one support sessions to help you set up or review your arrangements. This information will be provided in upcoming communications.

Will someone help me set everything up?

Yes. AccessPay will guide you through:

- Setting up your account
- Choosing your benefits
- Submitting documentation

If You Don't Currently Salary Sacrifice**Can I start salary sacrificing now?**

Yes. This is a great opportunity to explore the options available and see if salary sacrificing is right for your personal situation. AccessPay can provide personalised advice and help you get set up.

How do I know if it's right for me?

AccessPay can provide personalised advice based on your situation.

Important Information**Can All About Living advise me on what to do?**

No. All About Living is not a financial or tax adviser.

Who should I speak to for advice?

You should speak directly with AccessPay for personalised guidance.

Still Have Questions?

- Keep an eye on your emails for updates
- Visit the AAL Hub for the latest information
- Attend an AccessPay session or book a one-on-one

C. Hub Page

Salary Sacrifice Update – Moving to AccessPay

What's happening

We're making an important update to our Salary Sacrifice program.

All About Living is moving to AccessPay as our single Salary Sacrifice provider.

This change aligns us with other entities across the group and provides a more consistent, streamlined experience for all staff.

Why we're making this change

By moving to a single provider, we will:

- Simplify our internal processes
- Improve consistency across teams
- Provide a single source of information, updates, and support
- Ensure all staff have access to the same high-quality service

AccessPay is a trusted provider in the not-for-profit sector, known for being easy to work with and helping employees maximise the benefits of salary sacrificing.

What this means for you

- If you are already using AccessPay, you don't need to take any action, however, you may wish to review your arrangements to ensure they still suit your needs
- If you are currently using a different provider, you will need to transition to AccessPay to continue your Salary Sacrifice arrangements
- If you're not currently salary packaging, this is a great opportunity to review your options

We'll guide you through everything step by step over the coming weeks.

What You Need to Do

Step 1 – Check your current provider

- Already with AccessPay → ✓ No action required
- Using another provider → You will need to transition

Step 2 – Learn more

- Read the FAQs
- Visit the AccessPay website
- Attend an information session

Step 3 – Take action (if required)

- Set up your AccessPay account
- Provide any required documentation
- Confirm your salary packaging arrangements

Step 4 – Complete before transition

- Ensure everything is set up before the transition date
- This will help avoid any disruption to your benefits

Timeline**Week What's Happening**

Week 1–2 Introduction and overview of the change

Week 3–4 Information sessions and resources shared

Week 5–6 Action required – set up AccessPay

Week 7 Final reminders

Week 8 Transition aligned to end of financial year

Watch: Introduction to AccessPay (*Optional*)

[Insert Video Here – ED or AccessPay Introduction]

Quick Links

Use the links below to find the information and support you need:

Learn More

AccessPay Website

Find out more about salary packaging and how it works
[Insert AccessPay Link]

Get Support

Book an Information Session

Speak directly with AccessPay and get personalised guidance
[Insert Booking Link]

Read the FAQs

Salary Sacrifice FAQs

Answers to common questions about the transition
[Insert FAQ Link]

Current Provider (NSP)

NSP Website / Support

If you have questions about your current arrangements
[Insert NSP Link]

Support is available

AccessPay will be working closely with us to support you through this transition. You'll have access to:

- Information sessions
- One-on-one support
- Tools and resources to help you understand your options

Stay informed

Keep an eye on your emails for updates and next steps

If you have any questions in the meantime:

- Speak with your Team Leader
- Use the links above
- Attend an information session

D. Newsletter Articles

Generic Overview

We're Changing Our Salary Sacrifice Business Partner

We're excited to share an important update to our Salary Sacrifice program at All About Living.

We're moving to AccessPay as our single Salary Sacrifice provider.

What's happening

As part of aligning with other entities across the group, we are moving to a **single Salary Sacrifice provider**.

This change will:

- Simplify our internal processes
- Create a more consistent experience for all staff
- Improve transparency across teams
- Provide a single source of information, updates, and support

Why AccessPay?

AccessPay is a well-respected provider in the not-for-profit sector, known for:

- Being easy to work with
- Providing strong employee support
- Helping you maximise the benefits of salary sacrificing

Many of our team are already using AccessPay and have had a really positive experience.

What this means for you

- If you are already using AccessPay, you don't need to take any action, however, you may wish to review your arrangements to ensure they still suit your needs.
- If you are currently using a different provider, you will need to transition to AccessPay to continue your Salary Sacrifice arrangements
- If you're not currently salary packaging, this is a great opportunity to review your options

We'll guide you through everything step by step over the coming weeks.

Where to find more information

We've created a dedicated page on the AAL Hub with everything you need, including:

- FAQs
- Step-by-step guidance
- Links to book information sessions
- AccessPay resources

Visit the Salary Sacrifice Hub Page

[Insert Hub Link]

Support is available

AccessPay will be working closely with us to support you through the transition, including:

- Information sessions
- One-on-one support
- Tools to help you understand your options

Important to know

All About Living is not a financial or tax adviser.

Salary Sacrifice may or may not be right for you, so we encourage you to seek personalised advice from AccessPay.

What's next

Over the coming weeks, keep an eye on your emails for:

- Key dates and next steps
- Invitations to attend sessions
- Reminders to complete your setup (if required)

We're planning the transition to align with the end of the financial year, giving everyone plenty of time to prepare.

About Salary Sacrificing

Making the Most of Your Pay – Understanding Salary Sacrificing

Did you know that salary sacrificing could help you make the most of your take-home pay?

As part of our upcoming move to AccessPay, now is a great time to learn more about salary sacrificing and whether it's right for you.

What is salary sacrificing?

Salary sacrificing (also known as salary packaging) allows you to use part of your pre-tax salary to pay for everyday expenses.

This can reduce the amount of tax you pay, which may mean more money in your pocket.

What can you use it for?

Depending on your circumstances, you may be able to salary sacrifice things like:

- Rent or mortgage payments
- Groceries and petrol
- Credit card or loan repayments
- Dining and entertainment

Many of these are expenses you're already paying salary sacrificing can simply change how you pay for them.

Why consider salary sacrificing?

Some potential benefits include:

- Making your pay go further
- Reducing the tax you pay
- Flexibility to choose benefits that suit your lifestyle
- Access to tools and support to manage your finances

It can be a simple way to get more value from your income, particularly in the current cost-of-living environment.

Is it right for everyone?

Not necessarily.

Salary sacrificing depends on your individual financial situation, including your income, expenses, and personal goals.

Get the right advice

All About Living is not a financial or tax adviser.

If you're thinking about salary sacrificing, we encourage you to speak with AccessPay to:

- Understand your options
- See how it could work for you
- Make sure it's the right decision for your personal situation

Learn more

As part of our transition to AccessPay, you'll have access to:

- Information sessions
- One-on-one support
- Helpful tools and resources

Keep an eye on your emails for upcoming opportunities to learn more.

Salary Sacrifice Update – Timeline & What You Need to Do

As we continue our transition to AccessPay as our single Salary Sacrifice provider, we want to make sure you have clear visibility of what's happening, when, and what you need to do.

The good news is, this will be a simple and well-supported transition, and we're giving everyone plenty of time to complete it.

What's happening and when

We're rolling this change out over several weeks to make it easy to understand and action:

- **Now** – Awareness and information sharing
- **Coming weeks** – Access to FAQs, resources, and information sessions
- **Before end of financial year (30 June)** – Time to set up with AccessPay (if required)
- **End of financial year** – Transition to AccessPay complete

You'll continue to receive updates, reminders, and support throughout this period.

Do you need to take action?

✓ Already using AccessPay? You don't need to do anything.

⚠ Using another provider (e.g. NSP)?

You will need to set up your account with AccessPay to continue your Salary Sacrifice arrangements.

We strongly encourage you to complete this as early as possible.

What happens if I don't transition in time?

If you are currently salary packaging with another provider and do not set up with AccessPay before the transition:

- Your current Salary Sacrifice arrangements will stop
- You will temporarily miss out on salary sacrifice benefits
- Payments will revert to your normal taxed salary until your new arrangement is set up

Once you are set up with AccessPay, your packaging can recommence, however there may be a delay in accessing your benefits.

We're here to make this easy

We know that changes like this can feel overwhelming, but this transition has been designed to be as simple as possible.

You'll have access to:

- Step-by-step guidance
- Information sessions
- One-on-one support with AccessPay
- Clear instructions and reminders

AccessPay will guide you through the process and help you understand what's right for your individual situation.

What should you do now?

- Check which provider you are currently using
- Visit the Hub page for FAQs and guidance
- Attend an information session or book time with AccessPay
- Complete your setup before the transition date

Final reminder

- 👉 If you are already using AccessPay – no action is required
- 👉 If you are using another provider – you will need to transition

Review your**Is It Time to Revisit Your Salary Sacrifice?**

Life changes and so do your finances.

With our move to AccessPay underway, now is the perfect time to take a fresh look at your salary sacrificing arrangements and make sure you're getting the most out of them.

Why review now?

Even if you've had the same setup for a while, things may have changed:

- Your income or expenses
- Your lifestyle or priorities
- Cost of living pressures
- New opportunities or benefits available

A quick review could help you make your money work a little harder for you.

What's new?

There are always new and evolving options when it comes to salary sacrificing.

For example:

- Electric vehicle (EV) incentives can make novated leasing more attractive than ever
- Changes to your personal circumstances may mean you can adjust how much you package
- You might not be fully using your available benefits

Sometimes small adjustments can make a noticeable difference over time.

Are you getting the most out of it?

Ask yourself:

- Am I using my full salary packaging benefits?
- Are my current expenses still the right ones to include?
- Have my circumstances changed since I set this up?

If you're not sure, you're not alone and that's exactly why support is available.

Get the right advice

All About Living is not a financial or tax adviser.

If you're thinking about reviewing or changing your arrangements, we encourage you to speak with AccessPay. They can:

- Walk you through your options
- Help you understand what's available
- Support you to set up or adjust your arrangements

Take a few minutes it could make a difference

You don't need to make big changes sometimes just reviewing what you already have in place can help ensure you're getting the most value from your salary sacrifice.

With the transition underway, there's no better time to check in and make sure everything is working for you.

Keep an eye on your emails for upcoming sessions and support opportunities.

Information session

Book Your Session – Get Support with Your Salary Sacrifice Setup

As we continue our transition to AccessPay, now is the time to take the next step.

If you need to set up or review your Salary Sacrifice arrangements, we encourage you to book a session and get personalised support.

Why book a session?

Whether you're new to salary sacrificing or just want to make sure you're set up correctly, booking a session can help you:

- Understand your options
- Get clear on what you need to do
- Make sure you're getting the most from your benefits
- Ask questions specific to your situation

AccessPay will guide you through the process and make it simple.

Join one of our information sessions

We'll be hosting a series of internal information sessions where AccessPay will:

- Explain how salary sacrificing works
- Walk through what's changing
- Show you how to get set up
- Answer your questions



Session Dates: [Insert Dates]



Times: [Insert Times]



Location / Teams Link: [Insert Details]

Prefer one-on-one support?

You can also book a one-on-one session with AccessPay to get personalised advice and assistance.



Book your session here:

[Insert Booking Link]

Who should book?

- Staff currently using another provider (e.g. NSP)
- Anyone who wants help setting up with AccessPay
- Staff who want to review or update their arrangements
- Anyone unsure what to do next

 Already using AccessPay?

You may not need to take any action, but you're welcome to attend if you'd like to review your setup.

Don't leave it too late

We recommend booking your session early to:

- Avoid last-minute pressure
- Ensure your setup is completed before the transition
- Give yourself time to make informed decisions

Important to know

All About Living is not a financial or tax adviser.

AccessPay will provide guidance to help you understand what's right for your personal situation.

Stay tuned

More session details and reminders will be shared soon.

 Keep an eye on your emails for updates and booking information

Last Reminder Article

Reminder: Action Required Before Salary Sacrifice Transition

As we get closer to our transition to AccessPay as our Salary Sacrifice provider, this is a reminder to make sure you've completed your setup if required.

Have you taken action?

- Already using AccessPay? ✓ You don't need to do anything
- Using another provider (e.g. NSP)?
⚠ You will need to transition to AccessPay to continue your Salary Sacrifice arrangements

What happens if you don't transition in time?

If you haven't set up with AccessPay before the transition:

- Your current Salary Sacrifice account will be closed
- Your Salary Sacrifice payments will stop
- Your pay will revert to your normal taxed salary

Your payments will stop until your new arrangement is set up, which may cause inconvenience. We recommend completing your setup early to avoid disruption.

What should you do now?

To avoid disruption, we recommend you:

- Book a session with AccessPay
- Complete your setup
- Ensure everything is in place before the transition

Support is available

AccessPay is here to help and can support you with:

- One-on-one sessions
- Answering your questions
- Guiding you through the setup process

Important to know

All About Living is not a financial or tax adviser.

AccessPay can provide personalised guidance to help you understand what's right for your situation.

Final reminder

- 👉 If you are already using AccessPay – no action is required
- 👉 If you are using another provider – you will need to transition

We recommend completing your setup as soon as possible to avoid any disruption.

Keep an eye on your emails for further updates or visit the Hub page for more information and support.

E. ED Message Prompts

ED Video Prompt – May (Awareness & Introduction)

Opening (warm and conversational)

- We're making a small but important update to how we support you
- We're moving to AccessPay as our Salary Sacrifice provider

What's happening (high level)

- This is about bringing everyone onto one provider across the group
- It helps us simplify things internally
- And gives you one place for information, support, and updates

Reassurance

- Some of you are already using AccessPay and you don't need to do anything
- For others, this will mean making a change, but we'll support you every step of the way
- We're rolling this out over time there's no need to rush or feel overwhelmed

Opportunity message (important tone shift)

- This is also a really good opportunity to pause and review your current setup
- Things change your circumstances, your expenses, what works for you
- So it's worth checking in and making sure you're getting the most out of it

Advice boundary (light)

- We're not financial advisers, but AccessPay are there to help
- If you're unsure, have a chat with them

Close

- Keep an eye on your emails and the Hub
- We'll keep sharing information and support over the coming weeks
- Thanks everyone

ED Video Prompt – June (Reminder & Action)**Opening**

- Just a quick reminder about our move to AccessPay
- We're getting closer to the transition date

Key reminder

- If you're already with AccessPay nothing to do
- If you're using another provider, now is the time to get set up

Light urgency (not heavy)

- There's still time, but it's a good idea to get onto it now
- It will make things smoother and avoid any interruptions

Reassurance

- If you don't get it done in time, it's not the end of the world
- But it may be a bit inconvenient, and you could temporarily miss out on some benefits

Opportunity message (review mindset)

- Even if you're already set up, this is a great time to review your arrangements
- Make sure it still works for you and your situation

Support reminder

- AccessPay is there to help sessions, one-on-one support, all available
- Use the Hub and booking links everything is there

Close

- Take a few minutes to check it out
- Get support if you need it
- And we'll continue to keep things simple and support you through it

F. Team Leader Prompts – Salary Sacrifice Transition (NSP → AccessPay)

1. Opening – Set the context

- Just a quick update on the move to AccessPay as our Salary Sacrifice provider
- You may have seen emails or Hub updates about this already
- We're sharing this to make sure everyone knows what's happening and where to go for support

2. What's changing (simple and clear)

- We're moving to one provider across the group
- This helps simplify things and gives everyone a single place for information and support

3. What this means for the team

- If you're already using AccessPay – you don't need to do anything
- If you're using another provider (like NSP), you'll need to set up with AccessPay
- If you're not currently salary packaging, this is a good opportunity to look into it if you want to

4. Where to get information (key message)

- Everything you need is on the Hub
- This includes:
 - FAQs
 - Step-by-step guidance
 - Links to book sessions



Encourage staff:

“Jump on the Hub that's the best place to start.”

5. Sessions & support (important)

- There are information sessions available
- You can also book a one-on-one session with AccessPay



Key message to reinforce:

“If you're unsure, book a session they'll walk you through it.”

6. Your role as a Team Leader

- Your role is to:
 - Make sure your team is aware of the change
 - Remind them to check the Hub and emails
 - Encourage them to book a session if needed

7. Important boundaries (very important)

Do NOT provide financial or tax advice

- Avoid:
 - Recommending what staff should or shouldn't do
 - Commenting on what's "better" financially
 - Discussing personal financial situations

Suggested response if asked:

- "I'm not able to advise on that, but AccessPay can talk you through your options."
- "It really depends on your situation best to book a session with AccessPay."

8. How to support your team

- Keep messages simple and consistent
- Reassure staff that:
 - This is a supported change
 - There is time to complete it
 - Help is available
- If someone seems unsure or overwhelmed:
 - Direct them to the Hub
 - Suggest booking a session
 - Offer to help them find the link (not the answer)

9. Key reminders to reinforce

- This is happening don't ignore it
- There is time, but don't leave it too late
- AccessPay is there to help
- The Hub has everything in one place

10. Closing message for team meetings

- "Take a few minutes to check the Hub and your emails"
- "If you need help, book a session it's the easiest way to get clarity"
- "Let me know if you can't find the information, and I'll point you in the right direction"

Quick Cheat Sheet for Leaders**Say this:**

- ✓ "Check the Hub"
- ✓ "Book a session"
- ✓ "AccessPay can help you with that"

Avoid saying:

- ✗ "You should do this"
- ✗ "This will save you money"
- ✗ "This is better for you"

G. Step by Step Guide

To be supplied/Supported by AccessPay

Instructions and checklist

- Contacts
- Flyers/Posters for lunchrooms
- Session Booking details

H. Reminder Emails

Action Reminder

Subject: Book your session now – Salary Sacrifice support available

Hi Team,

As we continue our transition to AccessPay, we're now moving into the next step making sure you have the support you need to get set up or review your Salary Sacrifice arrangements.

Book your session now

We encourage you to book a session with AccessPay to:

- Understand your options
- Get clear on what you need to do
- Make sure you're getting the most from your benefits
- Ask questions specific to your situation

👉 **Book your one-on-one session here:**

[Insert Booking Link]

Join an information session

We'll also be hosting a series of internal information sessions where AccessPay will walk you through everything you need to know.

 **Session Dates:** [Insert Dates]

 **Times:** [Insert Times]

 **Location / Teams Link:** [Insert Details]

Who should attend?

- Staff currently using another provider (e.g. NSP)
- Anyone needing help setting up with AccessPay
- Staff wanting to review or update their arrangements
- Anyone unsure what to do next

👉 **Already using AccessPay?**

You may not need to take any action, but you're welcome to attend if you'd like to review your setup.

Don't leave it too late

Booking early will help ensure:

- A smooth transition
- Enough time to complete your setup
- No disruption to your Salary Sacrifice benefits

Important to know

All About Living is not a financial or tax adviser.

AccessPay will provide personalised guidance to help you understand what's right for your situation.

We'll continue to share updates and reminders over the coming weeks.

Keep an eye on your emails for more information.

If you have any questions in the meantime, please speak with your Team Leader or visit the Hub page.

Kind regards,
All About Living

Deadline Reminder

Subject Reminder: Action required before Salary Sacrifice transition

Hi Team,

This is a friendly reminder that we will soon be transitioning to AccessPay as our Salary Sacrifice provider.

Have you completed your setup?

If you are currently using another provider (e.g. NSP) and have not yet transitioned to AccessPay, please make sure you take action as soon as possible.

👉 If you are already using AccessPay – you don't need to do anything

What happens if you don't transition in time?

If your setup is not completed before the transition:

- Your current Salary Sacrifice account will be closed
- Your Salary Sacrifice payments will stop
- Your pay will revert to your normal taxed salary until your new arrangement is set up

Salary packaging is calculated across the year, so this is manageable but it may be inconvenient.

What should you do now?

- Book a session with AccessPay
- Complete your setup
- Make sure everything is in place before the transition

👉 **Book your session here:**

[Insert Booking Link]

Need help?

AccessPay is available to support you with:

- One-on-one sessions
- Answering your questions
- Helping you set everything up

Important to know

All About Living is not a financial or tax adviser.

AccessPay can provide personalised guidance to help you understand what's right for your situation.

We recommend completing your setup as soon as possible to avoid any disruption.

Keep an eye on your emails for further updates and reminders.

If you have any questions, please speak with your Team Leader or visit the Hub page.

Kind regards,
All About Living