Dear [ ]

**Workplace pensions – what’s happening?**

To help you save for your retirement, auto-enrolment was introduced by the government. This means we enrol eligible jobholders into a workplace pension as an easy way to help them start saving for the future. We’ve chosen The People’s Pension for your workplace pension scheme.

**Am I going to be auto-enrolled?**

The law says you’ll be enrolled if you:

* are aged between 22 years old and under State Pension age
* earn more than £10,000 a year (£833 a month, £192 a week)
* are not already an active member of a qualifying workplace pension scheme
* ordinarily work in the UK.

We’re allowed to delay working out who to put into a pension scheme by up to 3 months, so we’ll be delaying our assessment until ***[insert assessment date]****.* If on this date you meet the criteria, you’ll be automatically enrolled into our workplace pension scheme. The People’s Pension will write to you when this happens.

If you don’t meet the criteria you can also ask to join the scheme now or in the future.

**If you’d like to start saving earlier than your assessment date, please let us know.**

**What do I need to do if I want to join?**

If you want to join, you must sign a letter telling us you’d like to join The People’s Pension. Or, you can send an email to tell us, but your email must also include a statement confirming that you have personally sent it to us. [Add the relevant postal and email addresses for employees to use for this unless already clearly shown on the letter]

**What happens if I join The People’s Pension?**

We’ll start taking contributions from your pay and start a pension pot with The People’s Pension. Once you’re a member, you’ll receive joiner information from them. This includes information about how your pension works, how to keep track of your money and how to make changes to your pension in an online account. This will also include details on how to opt out of this pension scheme if you decide you no longer wish to pay into your pension*. [Include if the employee you’re writing to is assessed as ‘non-eligible’]*

Visit **www.thepeoplespension.co.uk/minimum-contributions-are-going-up** for more information about the amount you’ll pay into your pension**.**

**Who will pay into my pension pot?**

We’ll organise for you to start saving directly from your pay. If you earn over £120 a week when you join, we’ll also pay into your pension savings *[include if employee you’re writing to is assessed as ‘non-eligible’]*. If you earn less than £120 a week, only you are required to pay into The People’s Pension. But we’ve decided we’ll contribute anyway. *[Add this last line in red if you have chosen to contribute as well.]*

The government also lets you hold on to some of your tax to help you build a bigger pot.

**Will I be auto-enrolled in the future?**

You can ask to join at any time. But you won’t be auto-enrolled unless, in the future, you earn more than £10,000 a year (£833 a month, £192 a week), and are between the ages of 22 and State Pension age. If we do need to auto-enrol you, we’ll also start contributing to your pension pot (if we aren’t already).

**Where can I find out more?**

To find out more about auto-enrolment, visit **www.gov.uk/workplacepensions**

You can also discover more about workplace pensions and their benefits at **www.thepeoplespension.co.uk/workplace-pensions**

Or why not check out their online help and support at **www.thepeoplespension.co.uk/help** – it’s easy to get answers to your questions.

If you’ve any questions, please contact *[add in your contact points for queries]*.

Yours sincerely

[*Name*]

[*Job title*]