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Dear\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Our Pension Scheme with the People’s Pension – a change in Law that affects You**

To help people save more for their retirement, employers are now required by law to provide a workplace pension scheme for certain staff and pay money into it. We have chosen The Peoples Pension (part of B&CE) to run our workplace pension scheme. The Peoples Pension can be contacted by telephone on **0300 2000 555.**

You will be enrolled into the Pensions Scheme if you meet all of the following criteria.

* You earn over £833 per month
* You are aged over 22 years and
* You are under state pension age.

**Opting in**

* If you meet the criteria above you will be auto enrolled into the pension scheme and you do **not** need to take any further action now.
* If you do not meet the criteria you can choose to 'opt in' to the scheme if you like. But note that **if you earn less than £503 in any month no contributions will be made.** To opt in - please email me or write to me with the subject heading PENSION OPT IN, or write a letter to me to explain that you would like to opt in. We will arrange for you to join the scheme within one month of opting in.
* When you join the Peoples Pension they will send you a starter pack about the scheme.

**Calculation of Pensions Contributions**

Initially we will pay all contributions on your behalf into your pensions scheme. These will be calculated as 5% of any earnings above £503 in any one month. No employee contributions will be taken. Contributions are calculated on all earnings including bonuses, overtime, sick pay and maternity pay etc. We will review our contribution rates in April 2019 when the government changes the minimum contribution rates.

**Opting Out**

If you don't want to join the scheme you can 'opt out' by completing the form provided by the Peoples Pension within one month of being enrolled into the scheme.

Yours sincerely,

Manager