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United Kingdom

Tel : 0123456789

Mr Employee P Eleven D
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30 March 2018

Ref: WPPEW255648

Dear Mr Employee P Eleven D

2017-18 Changes's pension scheme - A change in the law that affects you

To help people save more for their retirement, the government now requires employers to enrol their workers into a workplace pension scheme. This applies to those who:

- are not already in one;
- earn over £10,000.00 a year (£833.00 a month)
- are aged 22 or over; and
- are under State Pension age.

We will not automatically enrol you into our workplace pension scheme because you do not meet the criteria set by the government. However, if you ask us to do so, we will enrol you into a pension scheme.

What would joining a pension scheme mean for you ?

Each month you would put money into a pension directly from your pay.

Your pension will belong to you, even if you leave us in the future.

Where to go for further information

- More information on pensions and saving for later life can be found on:
<https://www.gov.uk/workplace-pensions>

What to do if you want us to enrol you into a pension scheme ?

If you want to join a pension scheme now, contact your Company Manager in writing by sending a letter, which has to be signed by you. Or if sending it electronically, it has to contain the phrase "I confirm I personally submitted this notice to join a workplace pension scheme ".

You will then be sent further information on the scheme and will be enrolled into it.

If I earn more in the future, what will happen?

If you earn more than the minimum (currently £833.00 a month), you will be automatically enrolled into our workplace pension scheme, so long as you are aged 22 or over, are under State Pension age, and are working or usually work in the UK.

If this happens, we will write to you again to give you all the information you need. You can opt out of the scheme if you want to, but if you stay in you will have your own pension which you get when you retire. 2018-19 Changes and you will pay into it every month.

If you are aged under 22 or over State Pension age when you earn more than £833.00 a month then you will not be automatically enrolled, but you will have the right to join our workplace pension scheme if you want. 2019-19 Changes and you will pay into it every month.

If you earn more than £486.00 a month but not more than £833.00 a month, you will not be automatically enrolled but you will have the right to join our workplace pension scheme if you want. 2018-19 Changes and you will pay into it every month.

Yours sincerely