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Mr CatKtoZ Ni Map  
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Ref: WPPNEJ255060

Dear Mr CatKtoZ Ni Map

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, you have the right to join the pension scheme if you want to.

#### What would joining a pension scheme mean for you ?

Every month both you and 2017-18 Changes would pay money into a pension, which you get when you retire.

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 to join our 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".

### I don't earn more than £10,000.00 a year (£833.00 a month): if I don't join the pension scheme now, what happens if I earn more than £833.00 a month in the future?

If you earn more than the minimum (currently £833.00 a month ) in any period, 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 choose to 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. 2017-18 Changes and you will pay into it every month.

### I am younger than 22: if I don't join the pension scheme now, what happens when I reach 22?

If you earn more than the minimum (currently £10,000.00 a year, £833.00 a month) when you reach 22, you will be automatically enrolled into our workplace pension scheme. We will write to you again, around the time of your 22nd birthday, to give you all the information you need.

You can choose to 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. 2016-17 Changes and you will pay into it every month.

Yours sincerely