

[Employer]

[Charity Number]

[Address]

[Date]

Scottish Episcopal Church Pension Fund - A change in the law that affects you

Dear [add name of staff member who is an eligible jobholder]

To help people save more for their retirement, all employers are now required by law to provide a workplace pension scheme for certain staff and pay money into it.

We therefore enrolled you or will enrol you on [insert date] into the Scottish Episcopal Church (SEC) Pension Fund in this pay period because you met all of the following criteria:

- You earn over £192 per week (or £833 per month)
- You are aged 22 or over and
- You are under state pension age.

You can opt out of the SEC Pension Fund if you want to, but if you stay in you will have your own pension when you retire. Your pension will belong to you, even if you leave [GSO or Diocese] in the future. If you wish to join/remain a member of the SEC Pension Fund you do not need to take any action as a result of this letter. If you have not already done so you will be asked to provide details for the Pension Fund's records.

Your employer [GSO or Diocese] will [pay] [continue to pay] contributions into the SEC Pension Fund every month.

The enclosed information will tell you everything you need to know about automatic enrolment.

Yours sincerely