

[Employer]

[Charity Number]

[Address]

[Date]

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

Dear [add name of staff member of SECPF or stipendiary cleric who is not 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 must enrol any of our staff who meet 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

Because you did not meet these criteria, you have not become a member of the scheme under Automatic Enrolment legislation. However [as a staff employee of GSO/Diocese] [as a member of stipendiary clergy in receipt of more than 25% standard stipend] you are eligible for membership the Scottish Episcopal Church Pension Fund and have therefore been enrolled in the Scheme from the date of your appointment.

If you wish to opt out of the SEC Pension Fund, you will need to tell the Pensions Officer by sending a letter which has to be signed by you.

The SEC Pension Fund is non-contributory.

If you opt out of the SEC Pension at this time and in the future you earn more than £192 per week (or £833 per month) [or turn 22], we will automatically enrol you and tell you we have done this.

Yours sincerely