

[Employer Name]

[Charity Number]

[Address]

[Date]

[Insert name of employer] - A change in the law that affects you

Dear [Name of employee who is not eligible for AE or SEC Pension Fund]

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 automatically become a member of a pension scheme through your employment with [name of employer], but you can ask to join one if you want to.** If you do join, each month you will put money into the pension directly from your pay and the government will also contribute through tax relief. If you earn over £112 a week (or £486 a month), the minimum amount you will put into the scheme each pay period will be 1% of your earnings.

If you earn over £112 when you ask to join, [name of employer] will also contribute to the pension scheme on your behalf. If you earn less than £112 a week we are not obliged to contribute to the scheme. If you want to join a pension scheme, please tell me in writing by sending a letter which has to be signed by you.

In the future if you earn more than £192 per week (or £833 per month) from your employment with [name of employer] [or turn 22], and you have not joined a pension scheme, we will automatically enrol you into a pension scheme and tell you we have done this.

Yours sincerely,