

Private and Confidential

[Employee Name]

[Address]

[Address]

[Address]

[Postcode]

[DD/MM/YYYY]

Dear [Employee First Name]

[Employer Name] Workplace Pension

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 on [DD/MM/YYYY (the enrolment date)] into our pension scheme as you met all of the following criteria:

- You earn over £10,000 a year (£833 a month);
- You are aged 22 or over; and
- You are under State Pension age

You can opt out of the pension scheme 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 us in the future.

The Workplace Pension is a net pay arrangement, which means that your contributions are deducted from your pay before your tax is calculated. When paying into a pension scheme, members may receive tax relief on contributions they make. This means that money that would have gone to the government as tax goes to your pension instead.

If you do not pay income tax in this employment

As your earnings are below the starting rate for income tax you do not benefit from the tax relief a taxpayer would receive. However, this doesn't affect the amount that is paid into your pension and you'll continue to benefit from the money that your employer pays in.

If you do pay income tax in this employment

You are entitled to tax relief and this will be delivered through your payroll at your highest marginal rate of income tax. The following information will tell you everything you need to know about automatic enrolment. You will also receive a welcome letter from the pension scheme after your one month opt out window.

Yours sincerely

[Name]

[Position]

[Company Name]

Your workplace pension questions answered

Why have I been enrolled?

- All employers now have to put their workers into a pension scheme if they earn over £10,000 per year, are aged 22 or over and are under state pension age. This is the law, because the government wants to get more people to have another income in addition to the state pension when they retire.

What is being contributed to my Workplace Pension?

- Your employer is contributing [x].00% on your behalf.
- Your employer has confirmed you are contributing [x].00%.
- These are subject to review by the UK Government, so could increase in the future.

When will I be an active Workplace Pension member?

- On receipt of this letter, you are an active member of the Workplace Pension.
- If you do not opt out, please see the next section, further details of your membership will be sent to you after the end of your opt out period.
- If you do opt out, your membership will be cancelled, and no membership information will be sent.

What if I don't want to join the scheme?

- If you don't want to join the scheme, you need to ask to leave it. You can opt out in the one month period starting [DD/MM/YYYY (latter of the date of this letter or enrolment date)], and ending [DD/MM/YYYY (this is one month after the 'starting' date, for example, 25/07/2020 to 24/08/2020)].
- To opt out go to:
 - <https://www.salvustrust.com/manage-your-pension-login.php>
 - For identification please confirm your Company ID, which is [Employer ID], your employee number, National Insurance Number (these are usually included on your payslip) and date of birth.
- Once you have completed the opt out process, your payroll team and the Workplace Pension will be notified to stop contributions.
- Please contact HS Admin on 0151 448 5550 or salvus.members@hsadmin.com if you have any questions.
- If you opt out during this period, contributions since your enrolment will be refunded and you will not have become a member of the scheme on this occasion.
- If you want to stop making contributions after the end of this one month period you can, the process is the same as above, but note the contributions you have made already will not be refunded.

What if I opt out of the scheme but then change my mind in the future?

- You can ask to re-join the scheme by contacting us in writing by sending a letter which has to be signed by you, or if you send it electronically, it has to contain the phrase, 'I confirm I personally submitted this notice to join a workplace pension scheme.'
- If you earn more than £[xxx use the current Lower Level of Qualifying Earnings] a month we will pay contributions into the pension scheme as well.
- You can re-join once in any 12 month period, further requests are at the employer's discretion.

If I opt out, what happens after that?

- Anyone who opts out or stops making contributions will be automatically enrolled back into a pension scheme at a later date (usually every three years if they meet certain criteria). This is because your circumstances may have changed and it may be the right time for you to start saving. We will contact you when this happens and you can opt out again if it's still not right for you.

What will I pay?

- As your contribution is a percentage of your pay, the amounts will automatically go up or down if your earnings do, but you will pay [x].00% and we will pay [x].00%.
- We are required by law to meet these minimum requirements, should we choose alternative contributions rates to those shown above we will inform you prior to the change.