[Insert Date]

**[Insert name of employer]’s pension scheme - A change in the law that affects you**

Dear [See guidance]

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 automatically, but you can ask to join it 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, we 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 as well. If you want to join the pension scheme, tell us in writing by sending a letter which has to be signed by you. Or if you send it electronically, please include the phrase, ‘I confirm I personally submitted this notice to join a workplace pension scheme.’

In the future if you earn more than £192 per week (or £833 per month) or turn 22, and you have not joined the scheme, we will automatically enrol you and tell you we have done this.

Yours sincerely,