

**Template:**

**Tell employees that auto enrolment is coming**

**This document is intended as an example guide only, to assist you and is not provided as a recommendation. NOW: Pensions Limited is not responsible for any changes made to this document.**

**Working for Company name just got even better!**

That’s right – as from October 2012 UK employers and employees got together and started saving for retirement. Known as **auto enrolment**, this is a new savings plan that both Company name and you will save into – even the taxman helps you save by way of tax relief!

**We will begin to enrol employees in Date *(either staging date or postponement date if being used*).**

**So who will join?**

The government introduced auto enrolment as a way of encouraging the UK working population to save towards retirement. Gradually, auto enrolment will be available to everybody. At present it is available to you only if you:

* Are not already in a qualifying pension scheme
* Are aged 22 or over and under State Pension Age
* Earn more than £192 gross in the week you are assessed
* PAYE (Pay As You Earn)
* Work (or usually work) in the UK

Employees joining after Date will also be enrolled Date *(after three months’ service if postponement period being used)* providing they meet the criteria above. If for some reason you qualify, but choose not to join, then you can opt out. However it is wise to have some alternative pension provision in place.

**Who will be looking after my pension?**

We want our employees to have access to a highly regarded pension plan committed to increasing members’ money. Therefore we are pleased to introduce you to our pensions provider, **NOW: Pensions**. They will be in touch with you between now and Date with more information. In the meantime please speak to Point of contact to make sure the details we hold for you below are correct:

**✓ Full name ✓Date of birth ✓ Full address ✓Email address ✓ National Insurance number**

You can find out more about auto enrolment by visiting: [**www.direct.gov.uk/workplacepension**](http://www.direct.gov.uk/workplacepension)**.**

**Yours sincerely**

**Name**Job title