Helping you tell your workers about automatic enrolment

One of your employer duties is to tell your workers about automatic enrolment and how it will affect them. This information, also known as a ‘notice’, needs to be sent by post or email and needs to go to all your workers, other than those already in a qualifying pension scheme.

To make things easier for you, we’ve created a template that you can use to send to your workers. It’s just a template, so if you choose to use it, you’ll need to add in the details that are specific to your workers – like the date you’ll be automatically enrolling your workers and your contact details.

You don’t have to use our template and, if you prefer, you can draft your own or you can create a notice via The Pensions Regulator’s letter template tool. This can be accessed at: www.thepensionsregulator.gov.uk/employers/letter-templates-for-employers.aspx

Whichever you choose, it’s your responsibility to make sure you include the correct information and dates, and the notice is sent to the right people. Our template can be used at your staging date and in the future, e.g. for new workers joining your company.

Our template contains all the information which must be included in this notice, once you have added the additional information. There are two versions. One if you’re postponing automatic enrolment and another version if you’re not postponing. So you should make sure that you use the right version.

We have created an example of each letter for a fictitious company, ABC Ltd, to show you how they’ll look. Our examples use 2015/16 tax year figures. In our examples, ABC Ltd have decided that their employees will receive their joiner packs by email. They’ve also decided that they will not pay employer contributions for their workers who earn £5,824 or less.

Workers who are automatically enrolled must be given further information, including how to opt out, once they’re enrolled. We’ll send that information, on your behalf, to those who join The People’s Pension in their joiner pack.

You may have workers who are already in a qualifying pension scheme. If they are remaining in their existing qualifying pension scheme, and so will not be affected by automatic enrolment, then they should be excluded from this mailing. Different information can be given to those members. This can be found at: www.thepensionsregulator.gov.uk/employers/letter-templates-for-employers.aspx

If you’d like to use our template, please check the decision tree on the next page first.

For more information please contact:
✉ nbsupport@bandce.co.uk
📞 01293 586637
🌐 www.thepeoplespension.co.uk
You can use the decision tree below to help you decide if you’d like to use our template.

Are you going to use The People's Pension for automatic enrolment?

YES

Do you want to send the same notice to all of your workers?

YES

You can use our template.

NO

If you have categorised your workers into eligible jobholders, non-eligible jobholders and entitled workers, and want to send a separate notice to each category, our template isn’t suitable. You should create a suitable tailored notice via The Pensions Regulator’s letter template tool which is available on its website.

NO

Our template isn’t suitable. You will need to contact your automatic enrolment provider or create your employer notice via The Pensions Regulator’s letter template tool which is available on its website.

NO
1 May 2015

Ms A Sample
3 Cottage Row
Dudbury
DB6 7KL

Dear Ann

Workplace Pensions – what's happening?

To help all of us to save for our retirement, automatic enrolment has been introduced by the Government and is being rolled out throughout the UK. This means employers are enrolling their employees into a workplace pension as an easy way to help them start saving for the future. ABC Ltd will be using The People’s Pension as our workplace pension scheme for automatic enrolment.

When will this happen?

We have decided to postpone the date we’ll start automatically enrolling our employees to 1 June 2015.

Am I going to be automatically enrolled?

We’ll automatically enrol you into The People’s Pension if, on 1 June 2015, you’re:

- aged at least 22 but are under State Pension Age
- earning more than £10,000 a year (£833 a month or £192 a week)
- not already an active member of a qualifying workplace pension scheme with us
- working, or usually working, in the UK.

If you don’t meet these criteria on 1 June 2015, but you do meet them at a later date, we’ll automatically enrol you then.

Once you’re in The People’s Pension, you’ll make contributions towards your pension pot which we’ll deduct from your wages. You will normally receive tax relief on those contributions. You’ll also receive contributions to your pension pot from ABC Ltd. This means much more than just your own contributions will be going into your pension pot.

Can I choose to join earlier? Can I join even if I won’t be automatically enrolled?

Yes. As long you’re aged between 16 and 75 you are able to join The People’s Pension at any time.

As long as you earn £5,824 a year (equal to about £486 a month or £112 a week) we’ll start contributing from the time you join. If you earn less than that, the regulations mean that you will not be entitled to contributions from us.

If you want to join, you should sign a letter telling us you’d like to join The People’s Pension. Alternatively you can send an email to tell us this but your email must also include a statement confirming that you have personally sent it to us. The address and email are shown at the top of this letter.

What happens next?

Once you’re a member of The People’s Pension, you’ll receive a joiner pack from The People’s Pension by email. This will include information about how to opt out if you wish to.

Where can I find out more?

You can get more information about automatic enrolment at: www.gov.uk/workplacepensions

You can get more information about The People’s Pension at: www.thepeoplespension.co.uk/employees

If you’ve any questions after you’ve read this letter then please contact me.

Yours sincerely

Jo Bloggs

HR Manager
jcbloggs@abc.co.uk
EXAMPLE 2: Template Notice that can be used by employers who are not using postponement

1 May 2015

Ms A Sample
3 Cottage Row
Dudbury
DB6 7KL

Dear Ann

Workplace Pensions – what's happening?

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When will this happen?

We'll start automatically enrolling our employees on 1 June 2015.

Am I going to be automatically enrolled?

We'll automatically enrol you into The People's Pension if, on 1 June 2015, you’re:

• aged at least 22 but are under State Pension Age
• earning more than £10,000 a year (£833 a month or £192 a week)
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Can I join even if I won't be automatically enrolled?

Yes. As long you’re aged between 16 and 75 you are able to join The People's Pension at any time.

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Where can I find out more?

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You can get more information about The People's Pension at: www.thepeoplespension.co.uk/employees

If you’ve any questions after you’ve read this letter then please contact me.

Yours sincerely

Jo Bloggs

HR Manager
jcbloggs@abc.co.uk

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The Park, Dudbury, DB1 4XY
01486 877161
hr@abc.co.uk
www.abc.co.uk