

Helping you tell your workers about auto-enrolment

One of your employer duties is to tell your workers about auto-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 auto-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/supporting-resources.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 duties start date and in the future, eg for new workers joining your company.

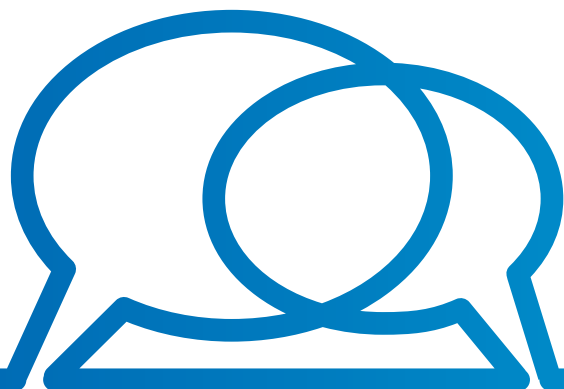
Our template contains all the information which must be included in this notice, once you've added the additional information. There are 2 versions. One if you're postponing auto-enrolment and another version if you're not postponing. So you should make sure that you use the right version.

We've created an example of each letter for a fictitious company, ABC Ltd, to show you how they'll look. Our examples use 2020/2021 tax year figures. In our examples, ABC Ltd have decided that their employees will receive their joiner information by email. They've also decided that they will not pay employer contributions for their workers who earn less than £6,240.

Workers who are auto-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 information.

You may have workers who are already in a qualifying pension scheme. If they're remaining in their existing qualifying pension scheme, and so will not be affected by auto-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.

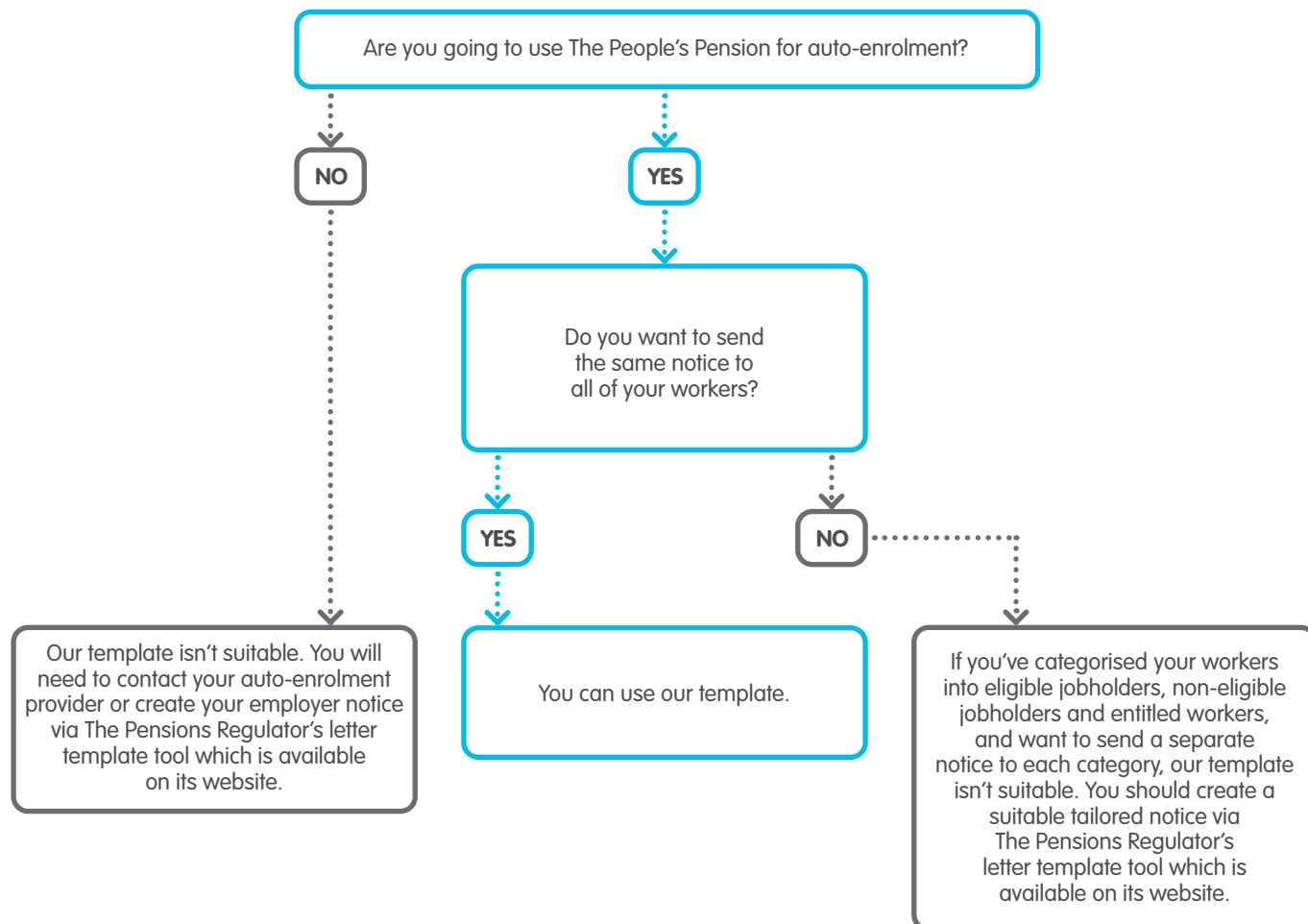
If you'd like to use our template, please check the decision tree on the next page first.



For more information please contact:

- ✉ newbusiness@thepeoplespension.co.uk
- ☎ 01293 586666
- ➡ www.thepeoplespension.co.uk

You can use the decision tree below to help you decide if you'd like to use our template



The People's Pension Trustee Limited
Manor Royal, Crawley, West Sussex, RH10 9QP.
Tel 0300 2000 555 Fax 01293 586801 www.bandce.co.uk
Registered in England and Wales No. 8089267.
The People's Pension Trustee Limited is the corporate Trustee of The People's Pension Scheme.
To help us improve our service, we may record your call.

EXAMPLE 1: Template Notice that can be used by employers who are using postponement



1 May 2020

Ms A Sample
3 Cottage Row
Dudbury
DB6 7KL

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

Dear Ann

Workplace pensions – what's happening?

To help all of us to save for our retirement, auto-enrolment was introduced by the government. 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 auto-enrolment.

When will this happen?

We've decided to delay working out who to put into a pension scheme to 1 June 2020.

Am I going to be auto-enrolled?

We'll put you into a pension scheme if, on 1 June 2020, you're:

- aged at least 22 but you're 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 ordinarily working, in the UK (under The Pensions Regulator's criteria).

If you don't meet these criteria on 1 June 2020, but you do meet them at a later date, we'll auto-enrol you into a pension scheme then.

Once you're in The People's Pension, you'll pay money into your pension pot which we'll deduct from your wages. You'll normally receive tax relief on these payments. ABC Ltd will also pay into your pension pot. This means much more than just your own money will be going into your pension pot.

Can I choose to join earlier? Can I join even if I won't be auto-enrolled?

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

As long as you earn £6,240 a year (equal to about £520 a month or £120 a week), we'll start paying money into your pension pot from the time you join. If you earn less than that, the law means that you won't be entitled to payments 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 postal and email addresses are shown at the top of this letter.

What happens next?

Once you're a member of The People's Pension, you'll receive your joiner information. This will include information about how your pension pot works, and how you can ask to leave if you'd like to.

Where can I find out more?

You can get more information about auto-enrolment at www.gov.uk/workplacepensions.

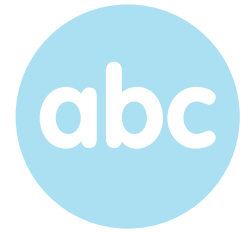
You can get more information about The People's Pension at www.thepeoplespension.co.uk/employees. Or why not check out the online help and support at www.thepeoplespension.co.uk/help/ – it's easy to get answers to your questions. Simply type your question or browse the most frequently asked questions (grouped by topic).

If you have 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 2020

Ms A Sample
3 Cottage Row
Dudbury
DB6 7KL

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

Dear Ann

Workplace pensions – what's happening?

To help all of us to save for our retirement, auto-enrolment was introduced by the government. 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 auto-enrolment.

When will this happen?

We'll start auto-enrolling our employees on 1 June 2020.

Am I going to be auto-enrolled?

We'll put you into a pension scheme if, on 1 June 2020, you're:

- aged at least 22 but you're 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 ordinarily working, in the UK (under The Pensions Regulator's criteria).

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Once you're in The People's Pension, you'll pay money into your pension pot which we'll deduct from your wages. You'll normally receive tax relief on these payments. ABC Ltd will also pay into your pension pot. This means much more than just your own money will be going into your pension pot.

Can I join even if I won't be auto-enrolled?

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

As long as you earn £6,240 a year (equal to about £520 a month or £120 a week), we'll start paying money into your pension pot from the time you join. If you earn less than that, the law means that you won't be entitled to payments 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 postal and email addresses are shown at the top of this letter.

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Where can I find out more?

You can get more information about auto-enrolment at www.gov.uk/workplacepensions.

You can get more information about The People's Pension at www.thepeoplespension.co.uk/employees. Or why not check out the online help and support at www.thepeoplespension.co.uk/help/ – it's easy to get answers to your questions. Simply type your question or browse the most frequently asked questions (grouped by topic).

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

Yours sincerely

Jo Bloggs
HR Manager
jcbloggs@abc.co.uk