

# 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/supporting-resources.aspx](http://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 staging/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 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 2018/2019 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 £6,032.

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 information.

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](http://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](mailto:newbusiness@thepeoplespension.co.uk)

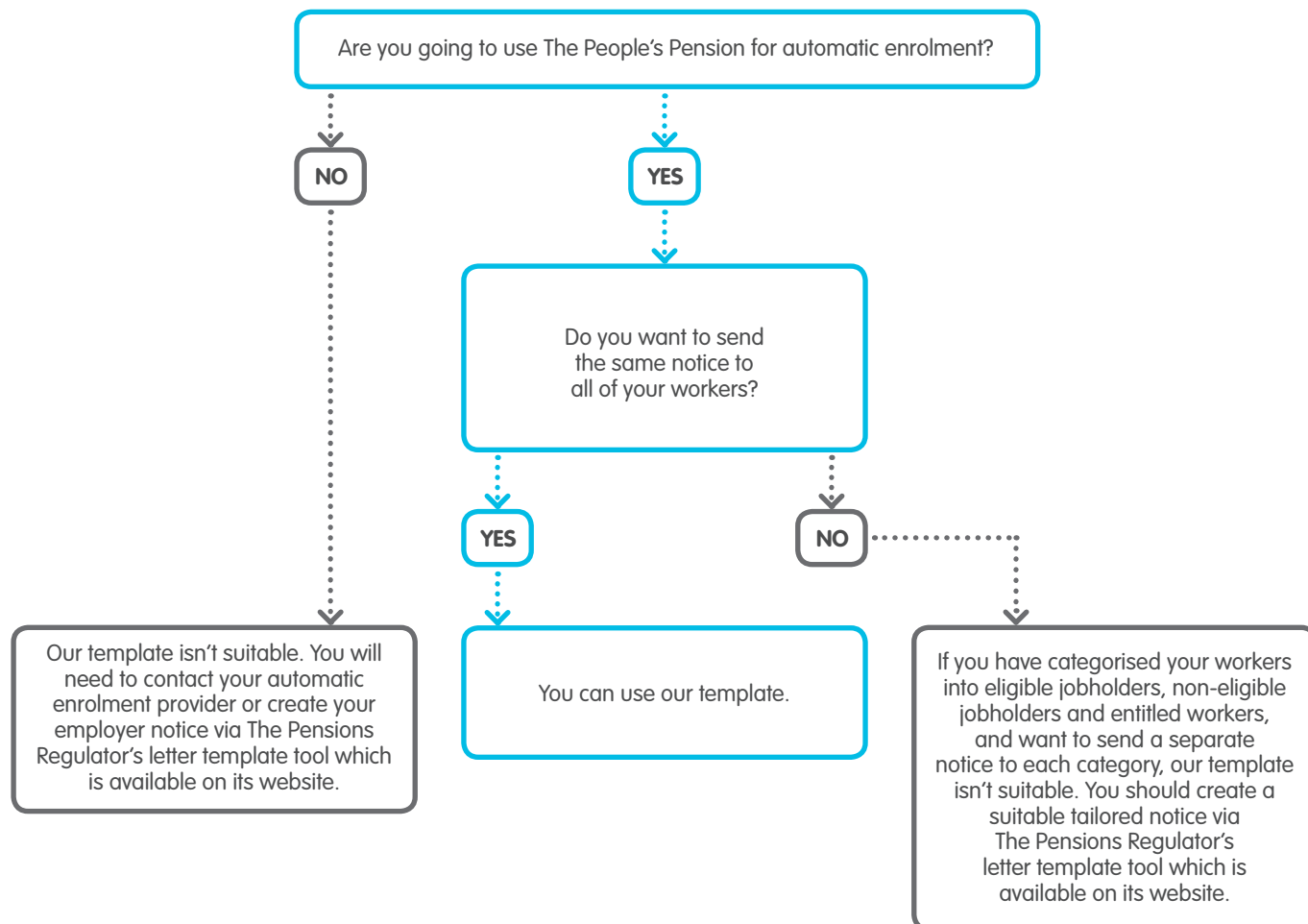


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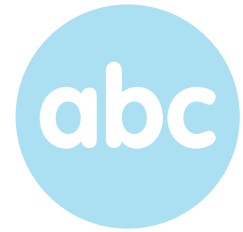
[www.thepeoplespension.co.uk](http://www.thepeoplespension.co.uk)

# 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](http://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 2018

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, automatic 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 automatic enrolment.

**When will this happen?**

We have decided to delay working out who to put into a pension scheme to 1 June 2018.

**Am I going to be automatically enrolled?**

We'll put you into a pension scheme if, on 1 June 2018, 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 2018, but you do meet them at a later date, we'll automatically 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 will 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 automatically 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 £6,032 a year (equal to about £503 a month or £116 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 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 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 automatic enrolment at: [www.gov.uk/workplacepensions](http://www.gov.uk/workplacepensions).

You can get more information about The People's Pension at: [www.thepeoplespension.co.uk/employees](http://www.thepeoplespension.co.uk/employees). Or why not check out the online help and support at [www.thepeoplespension.co.uk/help/](http://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).

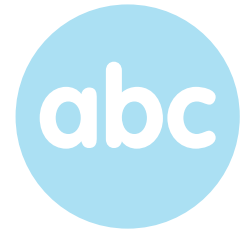
If you have any questions after you've read this letter then please contact me.

Yours sincerely

*Jo Bloggs*

**Jo Bloggs**  
HR Manager  
[jcbloggs@abc.co.uk](mailto:jcbloggs@abc.co.uk)

**EXAMPLE 2: Template Notice that can be used  
by employers who are not using postponement**



1 May 2018

Ms A Sample  
3 Cottage Row  
Dudbury  
DB6 7KL

**ABC Limited**  
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**When will this happen?**

We'll start automatically enrolling our employees on 1 June 2018.

**Am I going to be automatically enrolled?**

We'll put you into a pension scheme if, on 1 June 2018, you're:

- aged at least 22 but you're under State Pension age
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**Can I join even if I won't be automatically enrolled?**

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

Yours sincerely

*Jo Bloggs*

**Jo Bloggs**  
HR Manager  
[jcbloggs@abc.co.uk](mailto:jcbloggs@abc.co.uk)