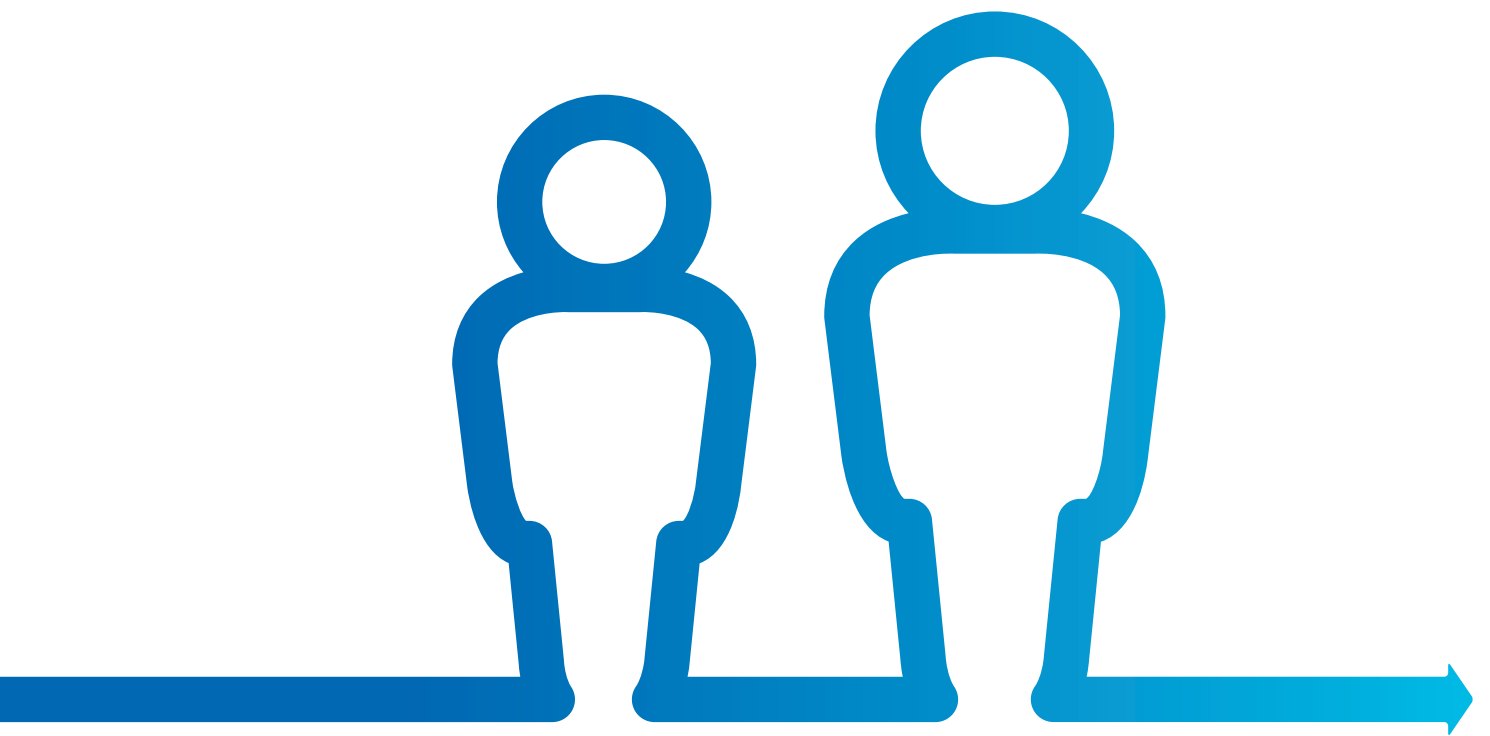


Helping you save for retirement

A guide to our workplace pension from The People's Pension



For people, not profit

the
people's
pension

Your employer has a legal duty to put employees who meet certain criteria into a workplace pension scheme automatically. We've picked out some useful information to help keep you informed about automatic enrolment.



What?

Your employer will automatically enrol you into a workplace pension scheme if you meet the criteria to be enrolled.



When?

You will receive a letter confirming the exact date you are automatically enrolled into the workplace pension scheme.



Why?

To help you save more for your retirement and increase your financial security in the future. Your workplace pension will act as a 'top up' to the State Pension.



How much?

Minimum contribution rates for 2018/19 are calculated as a percentage of earnings between £503 and £3,863 per month (also known as qualifying earnings).

Your contributions will fluctuate with your earnings on a monthly basis.

- Your employer pays at least 2% (on qualifying earnings).
- You pay at least 3% (on qualifying earnings).



Who is eligible?

You will be automatically enrolled in the workplace pension scheme if you are:

- aged between 22 years and State Pension age
- usually work in the UK
- not already enrolled in a qualifying company pension scheme
- earning at least £833 or more per month.

If you're not automatically enrolled, you can still ask to join the workplace pension scheme and your employer will also contribute 2% of your earnings between £503 and £3,863 each month.

Look out for your letter

This will tell you when we will check to see if you are eligible to be automatically enrolled into the workplace pension scheme.

Remember

If you're automatically enrolled in the workplace pension scheme, you'll be able to leave the scheme at any time. You'll also receive a refund of any contributions deducted from your pay, provided you opt out within one month of enrolment.

All figures quoted are subject to annual review. Rates quoted are those announced by the Department for Work and Pensions for 2018/19.



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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.



Got any questions?

Visit the help & support online on
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