

Pension Auto-Enrolment
EXAMPLE LETTER

NAME
ADDRESS 1
ADDRESS 2
TOWN/CITY
POSTCODE

DATE

Dear NAME

Workplace Pensions

To help all of us to save for our retirement, automatic enrolment into a work based pension scheme has been introduced by the Government. This means that businesses are now obliged to enrol all eligible job holders into a workplace pension. [PRACTICE NAME] will be using [PENSION PROVIDER] as our workplace pension scheme for automatic enrolment.

When will this happen?

We'll start automatically enrolling eligible job holders on [STAGING DATE].

Am I going to be automatically enrolled?

We'll automatically enrol you into [PENSION SCHEME] if, on [DATE], 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) in 2017/18
- not already an active member of a qualifying workplace pension scheme with us. **The NHS pension scheme is such a scheme and if you are a member of this scheme we will not be enrolling you into PENSION SCHEME**
- an eligible job holder working, or usually working, in the UK.

Please note: Information must also be given in relation to the value of contributions due from the member and the employer in each pay reference period.

If you don't meet these criteria on [STAGING DATE], but you do meet them at a later date, we'll automatically enrol you at that time.

Once you're in [PENSION SCHEME], you'll make contributions towards your pension pot which we'll deduct from your wages. You will normally receive tax relief on those contributions. [PRACTICE NAME] will also contribute to your pension pot

Pension Auto-Enrolment
EXAMPLE LETTER

Please note an eligible job holder covers employees, agency staff, apprentices and self-employed contractors such as Associates and Hygienists.

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 [PENSION SCHEME] at any time. As long as you earn £5,876 a year in 2017/18 (equal to about £489.67 a month or £113 a week) we'll start contributing from the time you join. If you earn less than that, the regulations mean that you can join [PENSION SCHEME] but 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 [PENSION SCHEME]. 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 [PENSION SCHEME], you'll receive [WHAT INFORMATION – you will need to ask the pension provider what information they will be providing on joining the scheme] from the pension provider.

If you wish to opt out of automatic pension enrolment please complete the form attached to this letter and return to us by post or email. You must return the form within one month of the date of this letter (if the employee has not yet been enrolled in the pension scheme) OR the date you were automatically enrolled into the pension scheme.

If you opt out and have made any contributions into [PENSION SCHEME] already these will be refunded to you.

If you change your mind you may be able to opt back in. Please inform us in writing if you want to do this. This will be automatically reviewed after three years.

If you have another job, your other employer might also enrol you into a pension scheme, now or in the future. Your opt out notice only opts you out of pension saving with [PRACTICE NAME]. A separate notice must be filled out and given to any other employer you work for if you wish to opt out of that pension saving as well.

Pension Auto-Enrolment
EXAMPLE LETTER

Where can I find out more?

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

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

Yours sincerely,

.....

SAMPLE

Pension Auto-Enrolment
EXAMPLE LETTER

Notice to opt out of pension saving

IF YOU WANT TO OPT OUT OF PENSION SAVING FILL IN THIS FORM AND GIVE IT TO PRACTICE NAME

Your full name.....

Your employer's name.....

Your National Insurance number or date of birth.....

I wish to opt out of pension saving.

I understand that if I opt out I will lose the right to pension contributions from my employer.

I understand that if I opt out I may have a lower income when I retire.

SIGNED.....

DATE.....

WHAT YOU NEED TO KNOW