

Dear Contractor,

To help people save more for their retirement, all employers are now required by law to provide a workplace pension scheme for certain staff and pay money into it.

We must enrol any of our staff who meet all of the following criteria:

- Earn over £192.00 per week (or £833.00 per month)
- Are aged 22 or over and
- Are under state pension age

Why Is This Happening?

The Government's aim is for more people to have an additional income on top of the State Pension when they retire.

Having something other than the State Pension could help make your retirement more comfortable; therefore, employers are legally required to enrol all eligible workers in a pension scheme automatically.

What Does This Mean For you?

As you have met the criteria, you will be automatically enrolled into our workplace pension on [date].

We have, as allowed by law, postponed the automatic enrolment of our workers into our pension scheme for a period of 3 months.

We will write to you again at the time to confirm your enrolment. You can join the scheme before this date if you wish (see 'How to join early' below).

How To Join Early?

To join the scheme before your auto-enrolment date, please notify us in writing by sending a signed letter. Alternatively, if you send us an email, please include the phrase, 'I confirm I personally submitted this notice to join a workplace pension scheme.'

If you have any questions about pensions, please don't hesitate to contact us.

Yours sincerely,

The SmartWork Payroll Team

0117 3119800