<Date>

Our reference: <Our reference>

<Addressee name>

<Address line 1>

<Address line 2>

<Address line 3>

<Address line 4>

<Address line 5>

Dear <Name>

**Important: we’re setting up a pension for you**

In order to help people save more for their retirement, we’re required to provide a workplace pension scheme for certain employees and pay money into it.

We have enrolled you, or will enrol you, on <auto enrolment date> into our pension scheme during this pay period because you met all of the criteria below:

* earn over £192 each week (or £833 each month);
* are aged 22 or over; and
* are under State Pension Age.

You can opt out of the pension scheme if you want to, but if you choose to stay in you’ll be saving towards having a personal pension pot when you retire. Your pension will belong to you, even if you go to work for another company in the future.

We’ll deduct money directly from your pay each pay period and add it directly to your pension. We’ll also make contributions on your behalf, and the government will contribute through providing tax relief on the money you pay in.

**Where can I find out more?**

The enclosed information tells you everything you need to know about automatic enrolment. ReAssure, the company who will look after your pension, will send you a pack of information about your new policy.

Yours sincerely

<Name>