<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: you’re not being auto enrolled, but you can still save into a pension**

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 to enrol any employees who meet all of the following criteria:

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

You didn’t meet all of these criteria, so we haven’t automatically set up a pension for you. However, you can still ask us to join the scheme if you want to. If you choose to join the scheme, 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.

If you meet all the criteria in the future, we’ll automatically enrol you into the scheme and let you know.

**How do I join the scheme?**

You need to send us a letter you’ve signed, confirming you want to join the scheme. Alternatively, you can send us an email which includes the phrase ‘I confirm I personally submitted this notice to join a workplace pension scheme’.

If you do ask to join, money will be deducted directly from your pay each pay period and added to your pension. The government may also contribute through providing tax relief on the money you pay in.

If you earn over £120 each week (or £520 each month) when you ask to join, the minimum amount you’ll pay into your pension will be 5% of your earnings. We’ll also contribute to the pension on your behalf. If you earn less than £120 each week when you ask to join, the minimum amount you’ll pay will still be 5% of your earnings, but we’re not obliged to contribute to your pension as well.

Yours sincerely

<Name>