<F Name> <L Name>

<Address 1>

<Address 2>

<Address 3>

<Address 4>

<Address 5>

By Email to ‘<personal email address>’

<date>

Dear <F Name>

**Re: Information about Auto-Enrolment Pensions**

To help all of us to save for our retirement, auto-enrolment was introduced by the government. This means employers are enrolling their employees into a workplace pension as an easy way to help them start saving for the future. Simon Jones Superfreight Ltd uses The People’s Pension as our workplace pension scheme for auto-enrolment.

*Am I going to be auto-enrolled?*

We will put you into a pension scheme if you are:

• aged at least 22 but you’re under State Pension age

• earning more than £10,000 a year (£833 a month or £192 a week)

• not already an active member of a qualifying workplace pension scheme with us

• working, or ordinarily working, in the UK (under The Pensions Regulator’s criteria).

If you don’t meet these criteria when you first begin your employment, but you do meet them at a later date, we will auto-enrol you into a pension scheme then.

Once you are in The People’s Pension, you will pay money into your pension pot which we will deduct from your wages. You will normally receive tax relief on these payments. Simon Jones Superfreight will also pay into your pension pot. This means much more than just your own money will be going into your pension pot.

*Can I join even if I won’t be auto-enrolled?*

Yes: as long as you’re aged between 16 and 75 you are able to join The People’s Pension at any time.

As long as you earn £6,240 a year (equal to about £520 a month or £120 a week), we’ll start paying money into your pension pot from the time you join. If you earn less than that, the law means that you will not be entitled to payments from us.

If you want to join even though you do not qualify for employer contributions, you should sign a letter telling us you would like to join The People’s Pension. 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. Our postal and email addresses are shown at the top of this letter.

*What happens next?*

Once you’re a member of The People’s Pension, you will receive your joiner information. This will include information about how your pension pot works, and how you can ask to leave if you would like to.

If we have missed the 6 week deadline for notifying the People’s Pension of your auto enrolment we will ensure that employer contributions are back-dated to the date you commenced employment.

*Where can I find out more?*

You can get more information about auto-enrolment at [www.gov.uk/workplacepensions](http://www.gov.uk/workplacepensions).

You can get more information about The People’s Pension at [www.thepeoplespension.co.uk/employees](http://www.thepeoplespension.co.uk/employees). You can also find online help and support at [www.thepeoplespension.co.uk/help/](http://www.thepeoplespension.co.uk/help/) – it is easy to get answers to your questions. Simply type your question or browse the most frequently asked questions (grouped by topic).

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

Yours sincerely

**Simon Jones**

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