



## Workplace pensions – a change in the law that affects you

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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 per week (or £833 per month)
- Are aged 22 or over and
- Are under state pension age

If you meet these criteria three months after the start date shown on your employment contract you will be automatically enrolled into our workplace pension scheme. We will write to you again if this happens. You can join the scheme before this date if you wish (see **How to join** below).

If you don't meet the criteria, you won't become a member of the scheme automatically but if, in the future, you earn more than £192 per week (or £833 per month), and meet the other two criteria above, we will enrol you into the scheme and let you know.

If you don't meet the criteria you can also ask to join the scheme now or in the future.

If you ask to join you will put money into the pension each month directly from your pay, and the government may also contribute through tax relief. If you earn over £118 a week (or £512 a month), when you ask to join, the minimum amount you will put into the scheme will be 5% of your earnings. We will also contribute to the pension on your behalf. If you earn less than £118 a week when you ask to join we are not obliged to contribute.

### **How to join**

To join the scheme, now or in the future, please send an email to [pensions@generate-fs.co.uk](mailto:pensions@generate-fs.co.uk), which must include the phrase, 'I confirm I personally submitted this notice to join a workplace pension scheme.'

Kind regards

