

1 May, 2015

Derek Walter
199 St. John's Road
Newry
BT19 5XB

Dear Derek Walter,

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:

- You earn over £192 per week (or £833 per month)
- You are aged 22 or over and
- You are under state pension age

If you meet these criteria on 01/08/2015 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), or turn 22, 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 will also contribute through tax relief. If you earn over £112 a week (or £486 a month), when you ask to join, the minimum amount you will put into the scheme will be 1% of your earnings. We will also contribute to the pension on your behalf. If you earn less than £112 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, tell us in writing by sending a letter which has to be signed by you. Or if you send us an email, please include the phrase, 'I confirm I personally submitted this notice to join a workplace pension scheme.'

Yours sincerely,