

1 May, 2015

Carla Byrne
168 Green Lane
Kirkwall
KW1 5YE

Dear Carla Byrne,

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

Because you did not meet these criteria, you have not become a member of the scheme automatically, but you can ask to join it if you want to. If you do join, each month you will put money into the pension directly from your pay and the government will also contribute through tax relief. If you earn over £112 a week (or £486 a month), the minimum amount you will put into the scheme each pay period will be 1% of your earnings.

If you earn over £112 when you ask to join, we will also contribute to the pension scheme on your behalf. If you earn less than £112 a week we are not obliged to contribute to the scheme as well. If you want to join the pension scheme, tell us in writing by sending a letter which has to be signed by you. Or if you send it electronically, please include the phrase, 'I confirm I personally submitted this notice to join a workplace pension scheme.'

In the future if you earn more than £192 per week (or £833 per month) or turn 22, and you have not joined the scheme, we will automatically enrol you and tell you we have done this.

Yours sincerely,