

28th June, 2013

Department: Transactional -HR & Payroll
Contact Name: Transactional HR & Payroll Team
Your Emp. No: (xxxxxx)
Email: Payroll@slough.gov.uk

Name
Address Line 1
Address Line 2
Address Line 3
Address Line 4
Address Line 5
Postcode

Dear

Re: Slough Borough Council's pension scheme - A change in the law that affects you

The government's aim is to for people to have sufficient retirement income, on top of the State Pension, when they come to retire. Consequently, employers are enrolling their workers automatically into a scheme to make it easier for people to start saving. This is known as automatic enrolment.

We have, as allowed by law, postponed the automatic enrolment of our workers (for every post they hold) into our pension scheme from 1st July 2013 until **1st October 2013** which is known as the 'deferral date'. However, during this period you have the right to join the workplace pension scheme if you so wish (see "**further information on page 2**").

How it will affect you on 1st October 2013

If you are already in the pension scheme:

You will not be automatically enrolled as you are already in the pension and we can confirm your scheme is a qualifying pension scheme, which means it meets or exceeds the government's new standards.

A commitment from us

If you are under 75, work or usually work in the UK, and earn over £5,668 a year (the amount set by the government for this):

- we must by law continue to maintain your membership of a scheme that meets certain government standards; and
- if your membership of such a scheme ends (and it is not because of something you do or fail to do), we must by law put you into another scheme that meets government standards straightaway.

Further information on the pension scheme can be found on the last page of this letter.

If you are NOT already in the workplace pension scheme on 1st October 2013, what happens depends on how old you are and how much you are earning on that date.

If on 1st October you are aged 22 or over, under State Pension age, work or usually work in the UK, and earn more than £9,440 a year (£787 a month):

We will enrol you into the pension scheme on 1st October 2013. You don't have to do anything – it will happen automatically.

- You can choose to opt out of the scheme if you want to, but if you stay in you will have your own pension which you get when you retire;
- Slough Borough Council and you will pay into it every month;
- The government will also contribute through tax relief;
- Your pension belongs to you, even if you leave us in the future;
- You have the right to join the scheme before 1st October 2013 if you want to.

If on 1st October you are aged under 22 years, or you are over State Pension age (but under 75), or you earn more than £5,668 (£473 a month) but not more than £9,440 a year (£787 a month):

We will not be automatically enrolling you into the pension scheme. This is because you do not meet the criteria set by the government. However, you have the right to join the scheme if you want to. Both you and Slough Borough Council would pay into it.

If on that date you are under 75 and earn £5,668 or less a year (£473 or less a month):

We will not be automatically enrolling you into the workplace pension scheme. This is because you do not meet the criteria set by the government (see SBCInsite for further details). However, if you ask us to do so, we will enrol you into a pension scheme.

What to do if you want to join a pension scheme now

If you want to join a pension scheme now, contact Transactional HR & Payroll team in writing by sending a letter, which has to be signed by you. Or if sending it electronically, it has to contain the phrase "I confirm I personally submitted this notice to join a workplace pension scheme". Alternatively, download an opt in form from SBCInsite at <http://sbcinsite.ad.slough.gov.uk/1612.aspx> and return to Transactional HR & Payroll Team, Airways House, 2 Langley Road, Slough, SL3 7FH. You will then be sent further information and confirmation you are being enrolled.

Further information

Further information on the LGPS scheme for headquarter staff can be found on the SBCInsite at <http://sbcinsite.ad.slough.gov.uk/1612.aspx> or alternatively on the Local Government Pension Scheme (LGPS) website at <http://www.rbwm.gov.uk/berks-pension/>.

Non headquarter staff including schools please visit: <http://www.rbwm.gov.uk/berks-pension/> for LGPS or for Teachers Pensions Scheme please visit: <https://www.teacherspensions.co.uk/>.

More information on pensions and saving for later life can be found on:

<https://www.gov.uk/workplace-pensions>

If you have any questions about the LGPS scheme, please contact the Royal Berkshire Pension Fund:

Address: Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF.

Tel: 0845 602 7237

Email: info@berkshirerpensions.org.uk

Or for queries regarding Teachers Pension Scheme please visit: <https://www.teacherspensions.co.uk/>. If you have any other queries, please contact the Transactional HR & Payroll Team on 01753 772230.

Yours sincerely
Kevin Gordon
Assistant Director Professional Services