[Insert date]

**Minimum workplace pension contributions will soon be increasing**

Dear [Insert name]

The government introduced automatic enrolment in 2012 to help employees like you get the retirement they want. Since then, millions of employees, and their employers, have begun saving into a workplace pension. The next step is for the minimum amount paid towards your workplace pension – by us (your employer) and by you – to increase. This will help towards building your pension pot for your future.

Did you know that:

* Saving into a workplace pension is a simple and easy way to help ensure you get the kind of retirement that you want
* The earlier you begin saving, the more time your savings have to grow. You can also choose to save more than the minimum if you wish
* The money will remain yours, including the contributions made by your employer, even if you change jobs
* When you retire, you will be able to choose how to use your pension savings
* From 6 April 2019, we will contribute a minimum of 3%, and you will contribute 5% from a portion of your earnings\*, making a total of 8% paid into your retirement savings

Yours sincerely,

[Employer sign off]

**To get to know the benefits, and find out more about saving into a workplace pension visit** [**www.workplacepensions.gov.uk/employee**](http://www.workplacepensions.gov.uk/employee)

**\*The law requires that, as a minimum, your contributions will be based on your earnings between £6,032 and £46,350. To find out what proportion of your salary your pension contributions are calculated on, check the information provided when you were enrolled.**