

<Title Initial Surname>
<Address Line 1>
<Address Line 2>
<Address Line 3>
<Postcode>

Dear **[insert employee name]**,

Aviva Workplace Pension

Automatic re-enrolment: will it affect you?

As you may remember, legislation means employers have to automatically enrol their employees into a workplace pension to help them save for their future.

The regulations require employers to automatically re-enrol certain employees every three years. If you aren't an active member of our chosen scheme now, which is the Aviva workplace pension, and are eligible to be you may need to be re-enrolled into the scheme. This will happen automatically, but you will still have the right to opt out if you don't want to stay in the scheme.

When will this happen?

We'll start automatic re-enrolment on **[insert automatic re-enrolment date]**.

Am I going to be automatically re-enrolled?

You may be – if you were previously enrolled but are now no longer paying into your pension (or having contributions paid on your behalf) or are contributing below the minimum levels required.

If that's the case, we'll put you back into the Aviva workplace pension scheme if, on **[insert automatic re-enrolment date]**, you're:

- aged at least 22 but are under State Pension age
- earning more than £10,000 a year (£833 a month or £192 a week)
- working, or usually working, in the UK.

Even if you've already accessed your pension savings, we're obliged to re-enrol you. But if you don't meet the criteria above, then we won't re-enrol you.

There's also a range of exceptions that may mean you won't be re-enrolled. Such as if:

- you opted out of your pension within the year leading up to **[insert automatic re-enrolment date]**; or
- you're under notice of dismissal, resignation or retirement; or
- your pension savings exceed the lifetime allowance and you've informed us of your relevant 'protection' from HMRC.

Can I join even if I won't be automatically re-enrolled?

Yes. As long as you're aged between 16 and 75 you're able to join our workplace pension scheme at any time.

[VARIABLE COPY. Please choose the relevant paragraph(s) below:]

- (2018/19) If you earn £6,032 a year or more (equivalent to £503 a month or £116 a week), we'll start paying money into your pension pot from the time you join. If you earn less than that, the law means that you won't be entitled to payments from us.
- (2019/20) If you earn £6,136 a year or more (equal to £512 a month or £118 a week), we'll start paying money into your pension pot from the time you join. If you earn less than that, the law means that you won't be entitled to payments from us.
- (2018/19) We'll start paying money into your pension pot from the time you join. If you earn less than £6,032 a year (equal to about £503 a month or £116 a week), the law means that you won't be entitled to any payments from us, but we've decided that we'll make payments anyway.
- (2019/20) We'll start paying money into your pension pot from the time you join. If you earn less than £6,136 a year (equal to about £512 a month or £118 a week), the law means that you won't be entitled to any payments from us, but we've decided that we'll make payments anyway.
- Insert contribution bespoke model adopted by employer (if applicable)

If you want to join our workplace pension scheme with Aviva you can write to us using the contact details below. Your correspondence must also include a statement confirming that you have personally sent it to us.

[Add the relevant postal and email addresses for employees to use for this unless already clearly shown on the letter]

What happens next?

Once we've re-enrolled you into the Aviva workplace pension scheme, you will then receive information directly from Aviva about joining the scheme. This will include an explanation of how your pension works, and how you can ask to leave if you'd like to. You can't do this until you've been re-enrolled and have received this information.

As your employer, we'll also be obliged to check if you need to be re-enrolled again in around three years, as part of the government's continuing automatic re-enrolment regulations.

Please remember the value of a pension can fall as well as rise and could be less than invested.

Where can I find out more?

You can get more information about automatic enrolment at:

▶ www.gov.uk/workplacepensions

You can find out more about the Aviva workplace pension at:

▶ <https://www.aviva.co.uk/pension-essentials/>

If you'd like to learn more about your workplace pension you should ensure you read the Key Features.

If you have any questions after you've read this letter then [add in your contact points for queries].

Yours sincerely

[Name]

[Job title]