



Dear Colleague,

Tax Year 2016/2017

The Government wants to encourage all of us to save for our retirement. So, every employer, including us, must enrol their workers in a qualifying pension scheme if they are not already in one. This is called automatic enrolment and will affect you.

We have chosen The People's Pension as our pension scheme for you, which is provided by B&CE, an experienced provider of workplace pensions in the UK. We will share relevant information with B&CE so that they can administer the pension scheme.

What does this mean for me?

Automatic enrolment into the scheme will depend on which category of employee you fall into. There are 3 categories:

1. Eligible Jobholders

If on the enrolment date you are aged 22 and over, under state pension age, work or usually work in the UK and earn more than £11,000 a year (£211.53 per week) you will automatically be enrolled in to the pension scheme. 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 will get when you retire. Centerplate UK and you will pay into it every month and the government will also through tax relief. Your pension belongs to you, even if you leave us in the future.

Please look out for your joiner pack in the post from B&CE that will confirm you will be automatically enrolled.

Your joiner pack will have a covering letter confirming how much will be put into The People's Pension each 4 weeks/week

2. Non-Eligible jobholders

If on the enrolment date you are aged under 22 years or over state pension age (but under 75) or earn more than £5,824 but less than £11,000 a year we will **not** be automatically enrolling you into the pension scheme. This is because you do not meet the criteria set by the government (see point 1). However you have the right to enrol into the scheme if you want to and both you and Centerplate UK would pay into it. You have the right to enrol into the scheme from 1st April 2013 if you want to. To opt in you must give us a written signed letter/notice (or an email which must include a statement confirming that you have personally sent it to us). We will then make arrangements for you to become an active member of The People's Pension.

You will be entitled to contributions from us.

3. Entitled Workers

If on the date of enrolment you are under 75 and earn £5,824 or less a year, we will **not** be automatically enrolling you into one of our workplace pension schemes. This is because you do not meet the criteria set by the government (see point 1), however if you want to join the scheme we will help you do so. We would not contribute to this pension as you do not earn over £5,824 a year (this is the earnings level set by the government and employers only have to contribute to workers' pension if they earn over this amount). You have the right to join the scheme from 1st April 2013 if you want to.

To join a pension scheme you must give us a written signed letter/notice (or an email which must include a statement confirming that you have personally sent it to us). We will then make arrangements for you to become an active member of a pension scheme.

If you would like to know about The Peoples Pension you can visit their website, www.thepeoplespension.co.uk/employees

You may have questions about workplace pensions and saving for your retirement. More information on pensions and savings for later in life can be found at the following website: <https://www.gov.uk/workplace-pensions>

If you need any further information, please email pensions@centerplate.co.uk

Yours sincerely

Lisa Fisher
HR Director