First Floor
14 Arden Oak Road Sheldon
B26 3LX

Dear

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.

You can opt in or out of the pension scheme if you want to, but if you stay in you will have your own personal pension when you retire. Your pension will belong to you, even if you leave us in the future.

Pytronot South Limited are using a Salary sacrifice scheme.

Both you and Pytronot South Limited will pay contributions into it every pay period, and the government will also contribute through tax relief.

Pytronot South Limited will only contribute the maximum of 5% but you can contribute more than 5%

The enclosed information will tell you everything you need to know about the pension scheme and how it will work. You will also receive a starter pack of information from the pension scheme if you opt in.

Yours sincerely,

Pytronot South Limited

Please tick whether you would like to opt in or out of the pension scheme and please choose a percentage you would like to pay into your pension scheme.

Opt in for Salary Sacrifice.
  Opt out for Salary Sacrifice. **No**

Please state below what percentage you would like to contribute: **%**

Name:

Signed:

Date:

FAQ

What is salary sacrifice?

Salary Sacrifice is when you sacrifice a percentage of gross salary you will pay less national insurance and so will your employer Will my employer contribute something towards my pension? Yes, your employer will contribute to your pension if you opt in

Can I opt out at any time?

Yes, you can opt out any time the money in your pension pot will stay in the pot till the state pension age.

What are the benefits of a pension?

The benefits of the pension are a way of saving towards your retirement

What pension provider will you be using?

[Company Name] will be using Nest as a pension provider, you will receive a start pack in the post once you have been enrolled which will allow you access to see your pension accumulate over time.