<Insert Date>

<Insert Employee Name and Address>

**Changes to Workplace Pensions**

Dear <Insert employee name>

To encourage more people to save for their retirement, all employers are required to enrol their workers into a workplace pension. This is to make it easier for you to start saving and to help you have more income in later life.

<Insert employer name> is enrolling our workers on <Insert date>. We will be in touch with you over the coming months with further details.

In the meantime, please find enclosed a “Changes to Workplace Pensions” leaflet. This leaflet introduces Workers Pension, part of Cushon Master Trust, our new pension scheme and explains how the changes will affect you.

Further information on the changes can be found on the government website www.gov.uk/workplacepensions and the Scheme’s website www.workerspensiontrust.co.uk

Yours sincerely

[insert name]

[insert position]