{Date}

A message from {Employer}

Hi {Name}

We’re writing to let you know that we’ve automatically enrolled you into the {Employer name} workplace pension powered by NatWest Cushon.

We work with NatWest Cushon to help you get comfortable with all your saving needs. Whether it’s getting on the housing ladder, saving for a holiday, giving the kids a head start, or building a nest egg for later.

You can get all your savings in one place with NatWest Cushon, including combining in any old pensions you might have from previous employers.

Install the Cushon app for [IOS](https://apps.apple.com/gb/app/cushon/id1326760101) or [Android](https://play.google.com/store/apps/details?id=com.smarterinvestment) to find out more.

**Contributing to your NatWest Cushon pension pot**

We’ll make employer contributions, and you’ll make contributions out of your pay to the NatWest Cushon pension pot. If you’re eligible, you’ll also get extra money from the government through tax relief.

We calculate contributions based on your qualifying earnings. This includes some included parts of your pay.

* We’ll pay **5%** of your qualifying earnings per month
* You’ll pay **4%** of your qualifying earnings per month

Your contributions will be deducted from your qualifying earnings.

**What if I don’t want to join the pension?**

If you decide that you don’t want to put money aside for your retirement just yet, you have the right to opt-out. You must do this within your one-month opt-out period which ends on {Date}. If you opt-out of the pension during this period any money you have already paid in will be refunded. You can opt-out by calling NatWest Cushon’s automated pension opt-out telephone line on **020 3764 2016**.

**What happens if you opt-out?**

Opting out means you'll be treated as though we never enrolled you into the scheme and we'll refund to you any member contributions you've made through your salary.

If you choose to opt-out, you'll normally be automatically re-enrolled back into the pension scheme at a later date. This is usually around every three years after the date these new duties first apply to us. This will also happen if you stay in the scheme but stop making contributions.

If you change your mind after opting out, you can opt back in again if you want to. You can change your mind once in any twelve-month period. You can ask to re-join the scheme by sending a letter which has to be signed by you, or via an email including the phrase *'I confirm that I personally submitted this notice to join a workplace pension scheme.'*

**Stopping or taking a break from contributions**

You can stop or take a break from making contributions whenever you like. There's no need to opt-out in the first month just because you think you might want to take a contribution break later.

Remember that while you're not contributing you won't get employer contributions from us either. If you decide to begin contributing again and you also want us to make employer contributions, and you're eligible to receive them, you'll need to let us know by following a process specific to us.

**Jane Doe**

**Innovative Benefits Manager, {Employer}**