



[CLIENT_NAME]
[POL_ADDRESS_1]
[POL_ADDRESS_2]
[POL_ADDRESS_3]
[POL_ADDRESS_4]
[POL_PCD]

Scheme name: [SCHEME NAME]
Plan type: See note in DB
Plan number: [POLICY_NUMBER]

Dear [POL_SALUTATION]

Increase in contributions to your workplace pension plan

The contributions being made to your workplace pension plan are due to increase from [PHASE_2_EFFECTIVE_DATE].

When the plan was set up, your employer chose to phase increases in contributions to reach the required minimum contribution levels set by the Government.

The contributions to your plan will change as shown in the table below.

Current contributions (%pa)		New contributions (%pa)	
You	Your employer	You	Your employer
[CURRENT_MBR_CONTRIBUTION]	[CURRENT_ER_CONTRIBUTION]	Depends if member contribution is increasing	Depends if Employer contribution is increasing


[You have an arrangement with your employer to give up some of your salary. In exchange your employer makes contributions to your plan on your behalf. This is included in your employer's contribution.]

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Good news


This increase in contributions will help to build up your pension savings and give you the chance of a better retirement.

Remember that investments can go down as well as up and are not guaranteed.

 **[SERVICING_DEPT_TEL]**
Mon – Thu, 8.00am – 6.00pm
Fri, 8.00am – 5.00pm

 **[SERVICING_DEPT_EMAIL]**

February 2018

 **Use our online service**

Our online service is quick and easy to use and means you can view details of your plan whenever you want.

Visit **[PENSION_SCHEME_WEBSITE]** to login.

If you haven't registered already, you'll find full details of how to do this here too.

[And as you're making a bigger contribution, you may also benefit from an increase in tax relief from the government. Tax relief depends on individual circumstances and could change in the future.]

What do I need to do?

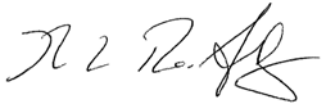
You don't need to do anything. Your employer will change the contributions to your plan at the appropriate time.

Need more information?

You can check your plan contributions at any time by logging into our online service.

If you have any questions about the increase in contributions, please speak to your employer in the first instance.

Yours sincerely,



Richard Basham-Jones
Head of Customer Experience