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Dear Member

Auto-enrolment – Pensions

Background

You may have seen the advertisements in the press and on the television recently about the changes that are being made to workplace pensions.

The idea behind these changes is to encourage more people to save for their retirement which the Government hopes to achieve by requiring employers to automatically enrol workers into a pension scheme if they are not already in one.

This requirement to auto-enrol workers who satisfy certain conditions will apply to Alstom from 1 May 2013. These conditions are if an employee

- is not already in a workplace pension scheme;
- is aged 22 or over;
- is under State Pension Age;
- earns more than £8,105 a year (this figure is expected to change each April and will increase to £9,440 in April 2013) and;
- works, or usually works, in the UK

How does this affect you?

As you are already a member of the Alstom Pension Scheme, which is a qualifying pension scheme and satisfies the requirements of auto-enrolment, the new legislation will not have any immediate effect on you.

Alstom does, however, have an obligation under the new rules to send you a letter after 1 May 2013 confirming that your membership of the Alstom Pension Scheme satisfies the auto-enrolment requirements.

Should you ever decide to leave the Alstom Pension Scheme whilst still employed by Alstom, Alstom will need to assess whether the auto-enrolment requirements apply to you and, if they do, it will be necessary to auto-enrol you into a pension arrangement at some time.

Alstom has appointed Aviva Life Services UK Limited and Wipro Limited to carry out this assessment for its whole workforce and assist with the related administration.

It will therefore be necessary for Alstom to share some of your personal data with Aviva and Wipro. Aviva and Wipro will be subject to contractual obligations which require them to use your information only for the purposes of this assessment, and to hold your data securely in accordance with the law.

So what should you do?

There is no need for you to take any action at the moment.

Should you ever consider leaving the Alstom Pension Scheme you should speak first to the Alstom Pensions Department and take Independent Financial Advice as you will be giving up valuable benefits. You should also be aware that if you leave the Alstom Pension Scheme, Alstom may be required to auto enrol you into another pension scheme at some stage.

Contact details

If you have any questions that have not been covered by this letter then please contact the Alstom Pensions Department on 01788 557400 or alstom.ukpensions@chq.alstom.com

Yours sincerely



Louise Mills
Pensions Manager