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Dear Colleague

Auto-enrolment – Pensions

Background

You may have seen the advertisements in the press and on television recently about 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.

The conditions

Employers have to automatically enrol workers who satisfy certain conditions. These conditions are that you:

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

This requirement to auto-enrol workers will apply to Alstom from **May 2013**.

How does this affect me?

Although you have previously been given the opportunity to join an Alstom pension arrangement our records show that you are not currently a member.

If you meet the above conditions, Alstom will need to make you a member of the ALSTOM Ltd Group Personal Pension Plan ("the Plan") with Aviva from May 2013, and you and Alstom will both make contributions into the Plan. As a member of the Plan you will also be covered for death in service benefits and income replacement benefits.

If you are automatically enrolled as a member of the Plan and wish to opt out immediately or leave at a later date, then you can choose to do so.

If you do not meet the conditions, Alstom will not automatically make you a member of the Plan, but you may join if you wish to do so.

Over the next few months, full information will be provided on the Plan and how auto-enrolment affects you. The next communication is planned for the end of February and this will include an information pack, details of contribution levels and a "Questions and Answers" document.

Data Protection

In order to comply with the auto-enrolment regulations and ensure fair processing under the Data Protection Act, the Company wishes to advise you that it is necessary for the Company to share your personal data with Aviva. This will enable Aviva to enrol you as a member of the Plan. If you have any queries about this please contact the Alstom pensions department on the number or email address below.

So what should I do?

Whether you wish to join the Plan or not, there is no need for any action on your part at present. However, if you have any questions please contact the Alstom pensions department on 01788 557400 or alstom.ukpensions@chq.alstom.com

Yours sincerely



Louise Mills
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