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Angela Crawley MP
House of Commons

26 March 2019

Dear Angela,

I am writing following the debate on Automatic Enrolment (AE): Lower Earnings Limit at Westminster Hall on Tuesday 12 March 2019. I thought it would be helpful to set out how the reforms work in response to a point you raised during the debate.

You said: “ultimately there is an emphasis on young people opting into that process and no requirement for the employer to contribute to their contributions”.

Whilst it is the case that workers aged below 22 are not automatically enrolled into a workplace pension, employers are required to provide information to workers about their right to opt in to a workplace pension scheme if the worker believes it is in their interest to do so.

I should also clarify that workers who are aged between 16 and 75 years, who choose to join a workplace pension scheme, will be entitled to receive a contribution from their employer if they earn more than the AE lower earnings limit, which is currently set at £6,032 per year, rising to £6,136 in April 2019.

I am placing a copy of this letter in the House library.

GUY OPPERMAN MP
MINISTER FOR PENSIONS AND FINANCIAL INCLUSION