Talking to employees about pensions, during every stage of their working lives, has benefits for employers and staff. Here are some of the pensions discussions that could take place at different stages of an employee’s career.

**Joining the NHS**
- Tell employees about the benefits of scheme membership and the cost of joining.
- Explain how automatic enrolment works.

**New employees**
- Let staff know about the option to transfer benefits into the scheme.
- Describe how salary sacrifice can affect pension benefits.

**Annual reviews**
- Talk through the annual benefit statement.
- Promote other rewards shown on the total reward statement.

**Family leave**
- Explain how family leave and part-time work may affect contributions and benefits.
- Remind staff about family protection benefits including life assurance and ill health cover.

**Career planning**
- Consider how a promotion or taking a new role may change contributions, benefits or tax relief.
- Talk about the ways members can increase their pensions.

**Confidential conversations**
- Clarify any questions about pensions when discussing personal life events such as redundancy, divorce and ill health.

**Retirement planning**
- Make staff aware of the various flexible retirement options.
- Retirement illustrations may help support these discussions.

**Leaving the NHS**
- Explain the benefits available on leaving.
- Share the options for re-joining the scheme in the future.

For more information please visit [www.nhsemployers.org/pensions](http://www.nhsemployers.org/pensions)

Email your opinions about our products and resources [pensions@nhsemployers.org](mailto:pensions@nhsemployers.org)

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