



# Automatic enrolment

An action plan for  
automatic enrolment

# Automatic enrolment

## Workplace pension law has changed

Every employer in the UK will be required to help more of their workers to save for retirement. Employers will need to automatically enrol certain workers into a pension scheme and contribute towards it. The starting date or staging, as it is called, has been set by the Pensions Regulator and varies for different sized organisations.

### At a glance plan



NOW	Nominate a point of contact	Nominate the person who should receive important updates from the Pensions Regulator at <a href="http://www.tpr.gov.uk/autoenrol-nominate">www.tpr.gov.uk/autoenrol-nominate</a> . <b>Do this today.</b>	<input type="checkbox"/>
	Know your staging date and develop a plan	You'll need a plan to be ready on time for your automatic enrolment duties which start on your staging date. <b>Do this as soon as possible.</b>	<input type="checkbox"/>
BETWEEN NOW & STAGING	Assess your workforce	Do an initial assessment of your workforce to see who you will need to automatically enrol into a pension scheme. Undertake continuous assessment after staging.	<input type="checkbox"/>
	Review your pension arrangements	Review your pension arrangements to see if they qualify for automatic enrolment. The DC qualifying scheme tool may help <a href="http://www.tpr.gov.uk/DC-qualifying-scheme-tool">www.tpr.gov.uk/DC-qualifying-scheme-tool</a> .	<input type="checkbox"/>
	Communicate the changes to all your workers	You must inform all your workers in writing about the pension changes and how it affects them personally. You may need to do this before and after staging.	<input type="checkbox"/>
AT STAGING & BEYOND	Automatically enrol eligible jobholders into a pension scheme	Automatically enrol eligible jobholders into a pension scheme. You need to complete this within one month of your staging date. Constantly assess your workforce to identify eligible jobholders.	<input type="checkbox"/>
	Enter your staging date: <input type="text"/>		
	Register with the Pensions Regulator and keep records	Register with the Pensions Regulator to keep them informed of what you have done to comply and keep records.	<input type="checkbox"/>
	Contribute to your workers' pensions	Contribute to your workers' pensions.	<input type="checkbox"/>

# Automatic enrolment

## What is automatic enrolment and why do I have to do it?

The law on workplace pensions has changed to make it easier for more people to build up a pension, particularly those on lower incomes.

Automatic enrolment means that rather than having to actively choose to join a pension scheme, staff are put into one by their employer as a matter of course. If they don't want to be in the pension scheme, employees must choose to opt out.

## Who do I need to put into a pension scheme?

The age and earnings of a member of staff determines which workers are admitted and what your responsibility and duties are in relation to providing a pension scheme. You must automatically enrol all staff who are:

- aged 22 to state pension age
- working in the UK
- earning over £9,440 a year

Some staff who don't meet the criteria above are able to opt in to the pension scheme you're using for automatic enrolment. You must put them in if they ask.

You'll have to pay a minimum employer contribution for all staff you put into the scheme.

Certain other staff can ask to join a pension scheme. You must admit these staff to the scheme, but the rules are different and there's no requirement for you to pay an employer contribution.

### Key points



Automatic enrolment affects all employers with staff in the UK.



You must enrol certain staff into a pension scheme.



You must start doing this from your staging date, though there is an option to postpone automatic enrolment for up to three months.



You must write to all your staff to tell them how they've been affected.

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## What else do I need to do?

### Selecting a scheme

The National Employment Savings Trust (NEST) has been set up by the Government and must accept all employers who wish to select it as their automatic enrolment scheme provider. However, employers can choose to use alternative schemes.

A list of qualifying schemes is available at <http://www.thepensionsregulator.gov.uk/employers/finding-a-provider.aspx#s9472>.

If you elect an alternative to NEST, it is important to note that it will take a minimum of 6 months preparation to set up the scheme and the sooner you therefore act the better!

### Communicating with staff

You'll need to write to each member of staff individually to tell them how they've personally been affected by automatic enrolment.

The information you'll need to tell them is different depending on their rights and the duties you have for them.

### Communicating with the Regulator

You must also provide certain information to the regulator about how you've complied with your duties.

### When will I have to do it?

Automatic enrolment duties come into force for you from your 'staging date'. You can find out your staging date by visiting the Pensions Regulator website [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk). Your staging date also appears on any correspondence the Regulator sends to you about auto enrolment. You will have the option to postpone automatic enrolment for up to three months from your staging date. If you decide to do this, you won't need to enrol anyone until the end of the postponement period.



For further information on any of the issues raised in this update, please contact your usual administrator or Haines Watts office.

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# Contact us

Having advisers that can add expert advice and value to both your business and your personal wealth aspirations is important for most business owners. By understanding what you want to achieve, Haines Watts is able to work with you to identify opportunities for growth, saving money and managing risk to help you reach your goals.

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