

Auto-enrolment: a brief introduction for small employers

The pensions reforms came into force in October 2012 requiring employers to:

- register with The Pensions Regulator (TPR)
- automatically enrol all eligible job holders into a pension scheme and
- make an employer pension contribution for each eligible employee who does not opt out of the pension scheme

The introduction of auto-enrolment is staggered, with the largest employers having to comply first. The date at which employers have to comply is known as their staging date. The first tranche of employers with 50 employees or less will be required to comply in August 2015. TPR recommend starting to prepare 12 months in advance of the staging date so **small employers are advised to check their staging date now** using the online tool at: <http://www.thepensionsregulator.gov.uk/employers/beginners-guide-to-auto-enrolment.aspx>

Auto-enrolment: the main steps	
12 to 9 months before staging	• Know when you need to be ready
	• Provide a point of contact to TPR
	• Develop your initial plans
9 to 0 months before staging	• Find out who to enrol
	• Choose your software and check records
	• Choose a pension scheme
Staging Date	• Automatically enrol your staff
Up to 6 weeks after staging date	• Tell your staff (you'll still need to write to your staff even if they are already in a qualifying pension scheme with you)
Up to 5 months after staging date	• Complete your declaration of compliance
Continuing	• Maintain records. As with real-time PAYE, you must keep records of your automatic enrolment activities. This will include the information you sent to your pension provider, and copies of opt-out requests
	• Fulfil ongoing responsibilities

The Pensions Regulator is (TPR) is the UK regulator of work-based pension schemes. It works with trustees, employers, pension specialists and business advisers, giving guidance on what is expected of them. Visit the Pension Regulator website for information and guidance about auto enrolment and employer responsibilities. You can download their free guide here:

<http://www.thepensionsregulator.gov.uk/employers/the-essential-guide-to-automatic-enrolment.aspx>

If you would like information about using a payroll provider:

At Cambridgeshire ACRE we pride ourselves on our payroll knowledge and our flexible, reliable, and confidential payroll service. Providing payroll services to small businesses and organisations of all sizes and types, our expertise spans the public, private, and charity/not for profit sectors.

For more information, please contact:

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