



EMPLOYER GUIDE TO AUTO-ENROLMENT

In future employers will have to provide a workplace pension for certain staff to comply with the Auto Enrolment legislation that was passed in 2008.

The Pensions Regulator (TPR) is the UK regulator of work-based pension schemes. It works with trustees and employers, giving guidance on what is expected of them. The Pensions Regulator has written to all employers to inform them of their **staging date** and to provide a unique **letter code**.

Staging date

An employer's staging date is set in law and is the date their automatic enrolment duties apply to them. By this date you will need to have:

- nominated a responsible person
- assessed staff so that you know who must be enrolled
- identified a suitable pension scheme
- informed staff of the new legislation and how it affects them

AUTO ENROLMENT – FIRST STEPS

Ideally, you should start planning 12 months before your Auto Enrolment staging date. The earlier you start to prepare, the smoother the transition will be. You don't need to be an expert in Auto Enrolment, but understanding what decisions you need to make will ease the process.

Nominate a responsible person

This is an employer's first duty under Auto Enrolment legislation. Someone within your organisation must take responsibility, and be the main contact, for Auto Enrolment. If you haven't already registered a responsible person with the Pension Regulator, do this now online at:

<https://automation.thepensionsregulator.gov.uk/Nomination>

To nominate a person online you'll need both your employer PAYE reference and your employer **letter code**. Pension contributions will be managed through the payroll so if you are registered with our payroll service we recommend you nominate Cambridgeshire ACRE as your secondary contact. To nominate Cambridgeshire ACRE as your secondary contact enter:

- name of contact: Linda Watson
- Email: linda.watson@cambsacre.org.uk
- Telephone: 01353 865026

What to do next and by when

Overleaf is a brief five-step guide to Auto Enrolment. To more fully understand your duties we recommend you use the Pensions Regulator's online "Duties Checker". Visit:

<http://www.thepensionsregulator.gov.uk/en/employers/duties-checker.aspx>

5 STEPS TO AUTO ENROLMENT

1. Nominate a responsible person

This is your first duty under Auto Enrolment legislation and is explained on page 1 of this guide.

2. Preliminary assessment

The Pensions Regulator recommends you carry out a preliminary assessment of your staff 12 months before your staging date to see who will be automatically enrolled. These are UK workers who:

- are not already in a qualifying pension scheme
- are aged 22 or over and under State Pension age
- earn more than £10,000 a year (this figure is reviewed every year)

NOTE: Some employees won't have to be auto enrolled but will have the right to ask to join a pension scheme, in which case you will have to provide a suitable scheme.

3. Choose a suitable Pension scheme

If you need to provide a workplace pension, start to investigate schemes at least 6 months before your staging date. The Pension Regulator offers advice and another useful resource is the government pension's NEST website. The Pension Regulator guidance can be found here:

<http://www.thepensionsregulator.gov.uk/en/employers/duties-checker/outcomes/i-am-an-employer-who-has-to-provide-a-pension/choose-a-pension-scheme-or-check-your-existing-one.aspx>

NEST guidance can be found here:

<https://www.nestpensions.org.uk/schemeweb/NestWeb/public/pensions/contents/auto-enrolment.html>

4. On your staging date

On your staging date you must:

- Work out how much each member of staff earns and how old they are. This will identify what you need to do and is known as 'assessing your staff'
- If your employees are eligible you must begin making pension contributions
- You must write to each member of staff individually to tell them how Automatic Enrolment applies to them. You must write to all members of staff, even if you don't have to put them into a pension scheme

The pension regulator has a letter template which you can use to write to staff, find it at:

<http://www.thepensionsregulator.gov.uk/en/employers/duties-checker/outcomes/i-am-an-employer-who-doesnt-have-to-provide-a-pension-now-but-still-has-duties/what-to-do-on-your-staging-date.aspx>

5. Declaration of Compliance

Within five months of your staging date you must complete a Declaration of Compliance which tells the Pensions Regulator how you have complied with your duties. You must complete the declaration using the information you used when assessing your staff. Do this online at:

<https://www.autoenrol.tpr.gov.uk/>

AUTO ENROLMENT USEFUL CONTACTS

The Pensions Regulator is responsible for ensuring employers comply with the new law to automatically enrol all eligible workers into a workplace pension. The Pensions Regulator has employer staging information, detailed guidance, interactive tools and letter templates to help employers inform their workers about automatic enrolment. For more information visit The Pensions Regulator website:

www.tpr.gov.uk/actnow

NEST Corporation is a pension provider open to all employers who want to use it. NEST has been designed to complement existing provision. For more information visit the NEST website:

www.nestpensions.org.uk

Individuals and workers can find out more about how automatic enrolment into a workplace pension might affect them by visiting the Directgov website:

www.gov.uk/workplacepensions

The Department for Work and Pensions is responsible for the policy, legislation and communications to individuals relating to the changes in law. If you want more detail on the policy and background behind the changes you will find more information on the DWP website:

www.dwp.gov.uk/workplacepension

The Pensions Advisory Service is an independent, non-profit making organisation which provides free advice about pensions. For more information visit the Pensions Advisory Service website:

www.pensionsadvisoryservice.org.uk

The Pension Tracing Service can help individuals keep track of their workplace pensions. Lots of people move jobs several times in their working lives, so it's important to keep track of their pensions. The Pension Tracing Service could help provide them with contact details of a pension provider. For more information visit the DirectGov website:

www.direct.gov.uk/pensiontracing

Cambridgeshire ACRE provides payroll services to public, private and charity/not for profit sectors. At Cambridgeshire ACRE, we pride ourselves on our payroll knowledge and our flexible, reliable, and confidential service. For more information contact:

Linda Watson, Finance & Personnel Officer

Email: linda.watson@camsacre.org.uk

Telephone: 01353 865026

<https://cambspayrollservice>