

## Automatic enrolment – what happens when?

What?	When?	Comments
<b>Find out your Staging Date</b>	As soon as possible	You can find this out via <a href="http://www.thepensionsregulator.gov.uk/employers/staging-date.aspx">http://www.thepensionsregulator.gov.uk/employers/staging-date.aspx</a>  You will need your PAYE reference (s) to use this tool.
<b>Nominate a contact</b>	As soon as possible	You should let The Pensions Regulator know who they should contact with information on automatic enrolment.
<b>Decide on your pension strategy</b>	Ideally at least six months before your staging date	Consider the pension contributions you will pay. Will you have different categories for different types/grades of staff? Consider the cost implications of these decisions.
<b>Consider different types of “workers” you may have</b>	As soon as possible	You will need to check to see who falls under the definition of worker under the legislation. This will include considering any self-employed contractors and any overseas workers.
<b>Select your pension provider</b>	Ideally at least six months before your staging date	The choices available to you will depend upon your pension strategy and the demographics of your workforce.
<b>Develop a communication strategy</b>	Ideally at least three months before your staging date	There are no legal requirements on employers to communicate with employees before the staging date. However, you may wish to think about making employees aware to minimise questions and help promote the benefit you are now providing.
<b>Consider data requirements for the automatic enrolment system and how this can be accessed from payroll</b>	As soon as possible	You will need to find out from your pension provider the requirements they will have with regards to how data on the pension members should be submitted. You should also find out their processes for joining new members, opts outs from the pension and paying contributions. Consider who will carry out this additional work within your business.
<b>Consider how you will assess your employees</b>	As soon as possible	Each time you pay your employees you will need to check to see who falls within the scope to be automatically enrolled. This may be something that can be done within payroll or the pension provider may provide you with a system to help.

<b>Set up your pension arrangement</b>	Ideally this should be done by your Staging Date.	Different providers will have different deadlines and lead-in times. Check with your provider to ensure you are aware of these.
<b>Complete certificate</b>	This must be completed within 30 days of your staging date. It can run for a maximum of 18 months after which time a new certificate will need to be completed.	This will only be required if you are using a salary definition other than “qualifying earnings”
<b>Issue Postponement Notices</b>	These must be sent to all workers no later than six weeks after your Staging Date	If you are using postponement at your staging date you will need to issue a postponement notice to all employees.
<b>Assess workers</b>	At the end of your postponement period (or staging date if you are not using postponement) you must assess all workers. This should be done once pay for the period is known but before payroll cut off.	As previously, you will need to consider how this will be done and what systems, if any, are available to assist.
<b>Join members</b>	No later than six weeks after the end of the postponement period (or staging date if no postponement is used).	Once you have the results of the first assessment, you must enrol any eligible members into the pension arrangement. They will also need to be issued with a letter telling them they have been automatically enrolled.
<b>Process any opt outs</b>	Money should be refunded in the next available payroll run.	Check with your pension provider with regards to how the opt out process will work and what notification, if any, you will receive.
<b>Pay contributions</b>	These must be paid across to the pension provider by no later than the 22 <sup>nd</sup> of the month following that in which they are deducted (e.g. January payroll deductions must be paid across by no later than 22 <sup>nd</sup> February)	Check with your pension provider with regards to the processes for paying pension contributions.

<b>Complete Declaration of Compliance</b>	Within five months of your Staging Date	Please see Declaration of Compliance guide for more information. Note that fines may be issued if you do not complete this on time.
<b>On-going duties</b>	Each pay reference period	Each pay period you will need to continue to assess workers, issue statutory communications, process any opt outs and pay contributions as noted above.

*The information contained in this document is based on One Pension Consultancy's understanding of the legislation as at June 2017. This document is for information purposes only and does not constitute advice.*

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