

Your Auto-enrolment Solution

The government has introduced changes to workplace pensions which affect all employers
This guide explains the changes



Auto-enrolment – How It Affects You

The law on workplace pensions has changed. The Government has introduced new legislation making it compulsory for all employers to enrol eligible workers into a qualifying workplace pension scheme and make contributions. This is known as auto-enrolment. Workers Pension Trust is designed to make it simple for you to put this in place.

Know Your Staging Date

The Pensions Regulator is contacting all employers to notify them of their duties and their staging date, which is the date when the law comes into effect for you.

Check your staging date on the Pensions Regulator website www.thepensionsregulator.gov.uk. You must be prepared for auto-enrolment in advance of this date. If you fail to comply you may be fined.

The Key Steps to Auto-enrolment

- ✓ Plan early – know when you need to be ready
- ✓ Review your existing pension arrangements (if any)
- ✓ Assess your workforce
- ✓ Choose your pension scheme
- ✓ Communicate with your workers
- ✓ Enrol your staff and make contributions
- ✓ Complete your Declaration of Compliance
- ✓ Manage ongoing auto-enrolment responsibilities

Assess Your Workforce

	Age	16 to 21	22 to State pension age	State pension age to 74
Earnings	Less than £5,876	Can join	Can join	Can join
	£5,876 – £10,000	Can opt in*	Can opt in*	Can opt in*
	£10,000 and over	Can opt in*	Auto-enrol*	Can opt in*

*Employer must also contribute
Earnings amounts are subject to change

Eligible Jobholder	Someone you must automatically enrol
Non-Eligible Jobholder	Someone who can opt in
Entitled Worker	Someone who can join

Contributions

The minimum level of pension contribution that employers will be required to make is shown in the table below:

Duration	Staging Date to 5 April 2018	6 April 2018 to 5 April 2019	6 April 2019 onwards
Employer Contribution	1%	2%	3%
Employee Contribution	1%	3%	5%
Total Contribution	2%	5%	8%

Employees may receive tax relief on their pension contributions through a net pay arrangement. The table above relates to contributions deducted from gross qualifying earnings i.e. all earnings between £5,876 and £45,000 per year (2017/18).

Communication

You will need to communicate to your workforce

- ✓ How the changes affect them
- ✓ When the changes will occur
- ✓ What to expect next

Why join Workers Pension Trust?

By using Workers Pension Trust, employers can ensure they are compliant with the legal requirements at every stage.

Our Scheme Administrator has successfully delivered pensions since 1982.

- ✓ No shareholders
- ✓ Local and personal
- ✓ Available to all employees
- ✓ Flexible contributions with no limits
- ✓ Transfers permitted
- ✓ Simple administration

Here for you

We are based in Belfast, providing pensions for all employees.

Our local team is here to help
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