

## YOUR 12 STEPS TO AUTO ENROLMENT

01

### KNOW YOUR STAGING DATE

Your staging date is key as it's when the duties start to apply to you, so you'll need to be ready by then. Your ongoing automatic enrolment duties must start to become business as usual from your staging date, just like real-time PAYE.

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### NOMINATE A CONTACT

Nominating someone who will manage or implement automatic enrolment for you will ensure the information The Pensions Regulator send gets to the right person.

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### DEVELOP INITIAL PLANS

You'll need to involve key people in your planning, such as the person who runs payroll, your HR administrator and your accountant, as they'll be carrying out some of the day-to-day activities once automatic enrolment is up and running.

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### KNOW YOUR WORKFORCE

You should make a quick assessment of your workforce upfront to see if you'll have any staff who you'll need to automatically enrol. If you do, you'll need a pension scheme, so you should start thinking about which pension scheme you'll use.

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### CHECK PROCESSES AND SOFTWARE

You'll need to make sure your business software will support automatic enrolment. Many of the functions necessary for handling the specific requirements will need to be automated, such as:

- Deducting and paying contributions to the scheme
- Monitoring the ages and earnings of your staff handling requests to join the pension scheme from members of staff who haven't been automatically enrolled.

06

### REVIEW PENSION ARRANGEMENTS

This can be done either by a financial adviser or you can discuss direct with a provider. Things to consider are:

- If you don't have a pension scheme
- If you have a pension scheme

07

## COMMUNICATE TO STAFF

### Part 1—Raise general awareness among your workforce

It's a good idea to start communicating to your staff early on, to raise general awareness about its arrival and how they'll be affected.

### Part 2—Write to each of your workers

One of your new duties is to write to each member of staff telling them how automatic enrolment law affects them, for example, whether they've been automatically enrolled, or that automatic enrolment has been postponed for them. You must do this within certain time frames, currently this is one month but will change to six weeks from 1st April 2014.

08

## FROM YOUR STAGING DATE

On your staging date, or on the last day of the postponement period, you'll need to assess the ages and earnings of each member of staff. This is to identify the duty you have for them, for example whether you need to automatically enrol them. By this stage, you should have the necessary systems in place to generate this information automatically.

09

## ENROLLING ELIGIBLE JOBHOLDERS

Now you know who you need to automatically enrol, you'll need to provide the scheme with whatever information they need to get their membership up and running. You should have already identified what this is when you were getting your scheme up and running.

10

## REGISTRATION

Registration is the legal requirement to submit information to the regulator about how you've complied with your employer duties. If you do not provide the information required you may face enforcement action and incur a fine.

11

## KEEP RECORDS

Certain records must be kept about your staff and about the pension scheme. Some of these will be kept by the pension scheme, some must be kept by the employer. These records must be kept for a specified time, which in most cases is six years.

12

## ONGOING RESPONSIBILITIES

Paying contributions, Processing opt outs, Processing opt-in requests, Monitoring ages and earnings, Assessing new starters.