

12Pay AE Module Guide

April 2019

Learn about how the Government's workplace pension reforms will affect your business and what steps you need to take to prepare



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Guide to Workplace Pension Reform & OpenEnrol

This guide will give you a general overview of Workplace Pension Reform and what it means for you as an employer.

It will also demonstrate how the software can help you carry out your responsibilities. The guide also gives detailed information relating to OpenEnrol, the element of the 12Pay AE Module which simplifies pension communications.

It will cover:

- How to prepare for Workplace Pension Reform and Automatic Enrolment
- How your payroll software can help you with:
 - Auto Enrolment
 - Pension Funds
 - Pension Deductions
 - NEST
 - Other Pension output files
- What is OpenEnrol?
- How to use OpenEnrol
- **Glossary of Quick References and Definitions**

How your payroll software can help you with Workplace Pension Reform

You will be able to:

- Configure Auto Enrolment (including any postponement period) using the **Automatic Enrolment Configuration Tool** – a separate **Automatic Enrolment Configuration Guide** is available in the **Help** section of www.12Pay.co.uk
- Hold detailed pension information in the **Employee** form
- Auto enrol employees during payroll calculation
- Manage opt-ins
- Manage opt-outs
- Print detailed pension reports
- Create pension files
 - to enrol workers
 - for a contribution schedule

How do I set up Automatic Enrolment in the payroll software?

After completing the **Automatic Enrolment Configuration Tool** there may be some information you need to complete before Auto Enrolment.

AE Thresholds

In the **Employer | AE** tab you can set **Use AE Thresholds From**. The drop-down menu allows you to set this to:

- **Pay Reference Period** (this is the default setting) or
- **Tax Year**

With the field set to **Pay Reference Period**, the assessment will use the first day of the Pay Reference Period, AE Date or 22nd birthday date to determine the parameters to use. This could result in the AE thresholds used being from more than one year, in the same period, for different employees.

If the field is set to **Tax Year**, the assessment will use the current tax year thresholds.

Example – Use Pay Reference Period

Employees paid monthly (1st of the month to the end) with a pay date of 25th of the month

Month 1	AE Threshold
Employee meets Auto Enrolment criteria on 1st April 2019	2018/2019
Employee is 22 on 5 th April 2019	2018/2019
Employee is 22 on 6 th April 2019	2019/2020

Example – Use Tax Year

Employees paid monthly (1st of the month to the end) with a pay date of 25th of the month

Month 1	AE Threshold
Employee meets Auto Enrolment criteria on 1st April 2019	2019/2020
Employee is 22 on 5 th April 2019	2019/2020
Employee is 22 on 6 th April 2019	2019/2020

Employee Details

Before an employee is automatically enrolled there are some details which you may need to complete.

On the **Employee form | Auto Enrol** tab:

1. Complete the tick box **Works outside of UK** if necessary
2. As only one **Pension Fund** can be used for **Auto Enrolment**, if you have several **Pension Funds**, you will need to apply these to the **Employee form** manually.

Please Note: the **Excluded from AE** tick box allows you to exclude an employee from the automatic enrolment process if they meet certain criteria; for instance if an employee has given notice to leave and you, the employer, choose not to auto enrol the individual.

To prevent incorrect data being entered, the following fields on the **Employee | Auto Enrol** tab that are automatically populated by the software, during payroll calculation, are read only:

- **Auto Enrolment Date**
- **Assessment Date**
- **Deferral Date**
- **Pension Information Provided Date**
- **Member of Qualifying Scheme**
- **Enrolment Filed with Provider**

When clicked, the **Operator Entry** button on this tab will enable these fields in case amendment is required.

How do I manage Automatic Enrolment on a day to day basis?

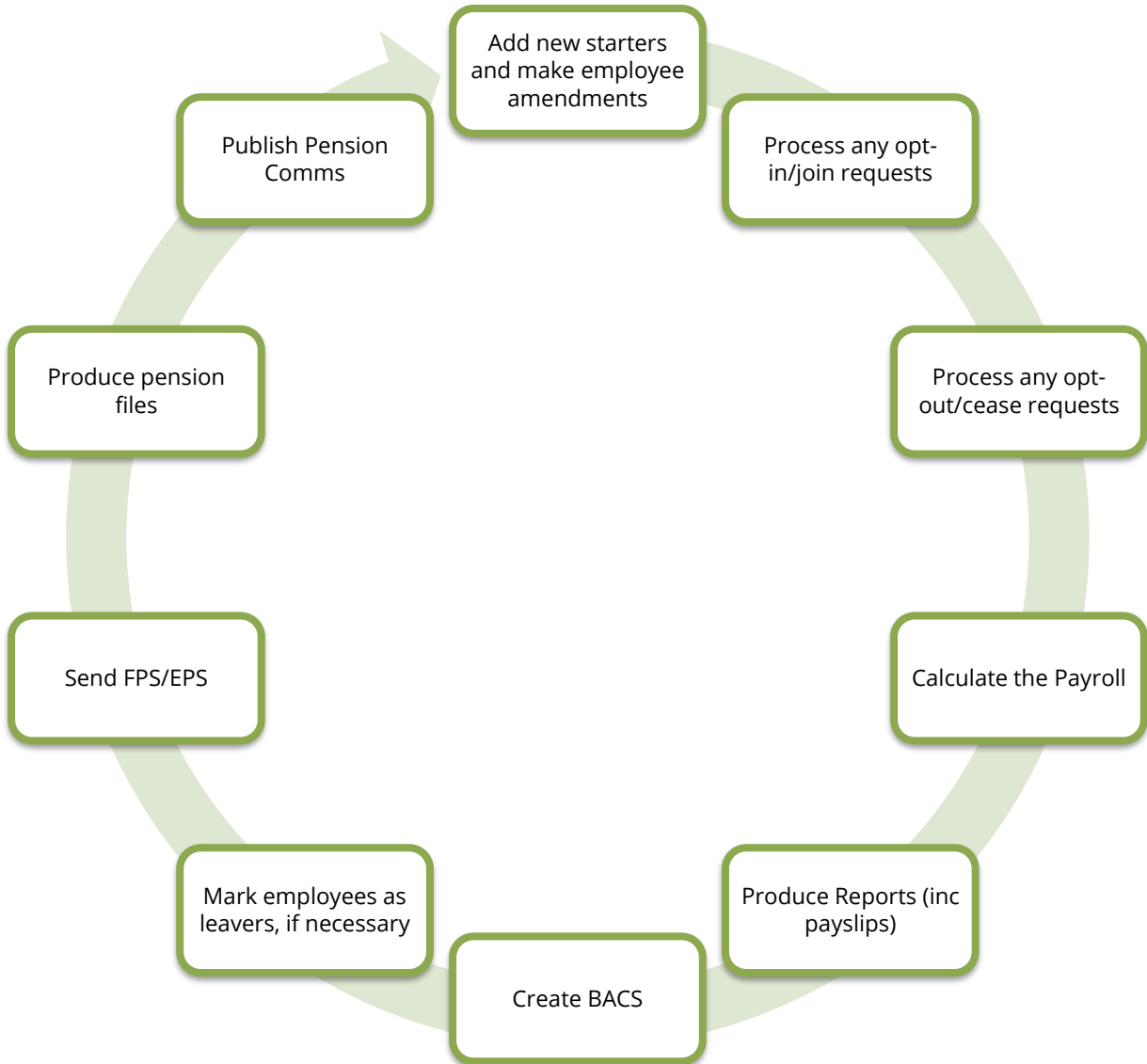
Calculate Payroll

The software will run the Automatic Enrolment process for each employee individually when you calculate the payroll. It will check if the payroll date is on or after the company's **Duty Start Date / Staging Date** and if so:

- If a **Postponement Period** is in operation then a **Deferral Date** is entered, if applicable, in the **Employee** form. There are two postponement options:
 - Postponement applicable at **Duty Start Date / Staging Date** or employee's **Start Date**
 - Postponement applicable to employees on the date they become an Eligible Jobholder
- The employee's **Worker Status** will be set
- If there is no **Deferral Date** and the employee's **Worker Status** is set to **Eligible Jobholder**, the software assigns an **Auto Enrolment Date**, marks the employee as a **Member of a Qualifying Scheme** and adds the pension deduction configured to the employee's **Pay** details
- Employees' and employers' pension deductions are calculated and the payroll process continues as normal; once complete it will move on to the next employee
- Re-assesses any workers with a **Deferral Date** assigned, where that date is in the pay reference period being calculated, to see if they need auto enrolling
- Calculate the pension contributions
- When using OpenEnrol, pension communications will be created for you to publish
- When you re-calculate the payroll, employees will be re-assessed. Remember this may result in an employee being auto enrolled or Auto Enrolment Dates being removed

Each time you **Calculate**, any employees where the **Worker Status** is not set to **Eligible Jobholder** and any employees who have a **Deferral** in the period being calculated will be re-assessed. If an employee becomes eligible the **Auto Enrolment Date** is set, and the pension deduction assigned. The **Deferral Date** will be removed when the payroll is moved into the next period.

The payroll life cycle with Auto Enrolment



Create Pension File

Available Output files

Output files are available for the following pension providers in the software as standard:

- Aviva
- Friends Life
- NEST
- Now Pensions
- Peoples Pension
- Scottish Widows
- Standard Life G2G

To create the Pension Output File:

1. From the **Payroll** screen, select **AE Files**
2. Choose **Enrolments** or **Contributions**
Some pension providers require you to send the **Enrolments** file each time an employee is auto enrolled – your pension provider can confirm if this is needed
3. Depending on your selection, a **New Enrolments** report or **Enrolled Contributions** report will be displayed on screen
4. Click **Print** if you require a hard copy of the report or you can save this report to a specified location
5. The **Output File** you need to upload to the pension provider will be created into your data folder for the relevant **Employer | Pay Frequency**

An example of the file name is 'Nest Contributions 15 Month 2-140709 091915.csv'

Before creating an Output File, the Report to Provider option in the payment/deduction setup needs to be ticked

Enrolments

- This file contains the information you need to send about your workers when you enrol them, such as their name, date of birth and address
- If your pension provider requires it, you may need to send this whenever a new worker is enrolled

Contributions

- This file contains information about the contributions for each worker, that is, contributions that are being paid by you and the worker
- Details of the earnings on which these contributions have been based

When creating a NEST output file, a **NEST Payment Details for...** screen will be displayed. The **NEST Payment Frequency*** will default to the frequency of the payroll the file is being created for, change this if necessary, enter your NEST payment due date and click **Continue**.

* If you have set the **Payroll form | NEST Payment Frequency**, when creating the **NEST Contributions Payment file** this will match what you have selected.

Some contribution output formats require a **Reason for Reduced Employee Contributions**. A screen **Contributions Schedule for.....** may be displayed if employees to be included in the file meet certain criteria and a reason is required, for example an employee has a pay record for the pay period selected and a **Left date** on or before the last day of the pay period selected.

Choose from the drop-down list the relevant **Reason for Reduced Employee Contributions**; the drop-down will change to correspond with the relevant pension provider.

Exclude Employees for.....

This screen can be used when you wish to withhold payment of pension contributions, for instance during an employee's Opt-out period. Employees can be excluded from the pension output files for up to 3 months.

This screen is accessed via **Payroll Form | AE Files | Enrolments** or **Contributions**; after selecting the period on the **Report Requested** screen and the report is displayed, the **Exclude Employees for** will appear if there are any employees who have been excluded previously or automatically enrolled in the period. From this screen you can tick the individual to exclude and enter the **Exclude Until** date. Once the relevant employees have been excluded click **Continue** to open the **Contributions Schedule**.

Please Note: If you are withholding contributions for employees in a NEST pension fund the employees will be included in the Output File but with zero employee and employer's contributions and pensionable earnings. The **Contributions Schedule for.....** screen will be displayed and a **Reason for Reduced Employee Contributions** will be required in this instance.

Include

The **Include** field on the **Payments/Deductions form** allows you to select who to include when creating **Payroll | AE Files | Contributions** output files. This will be enabled when **Pension Contribution** is ticked. From the drop-down list you can choose:

- **All employees**
- **This fund only** – this is the default setting
- **This fund + no fund**

Please Note: If you have the **Payments/Deductions | File Output** set to NEST, **Include** will be set to **This fund only**.

Print pension reports

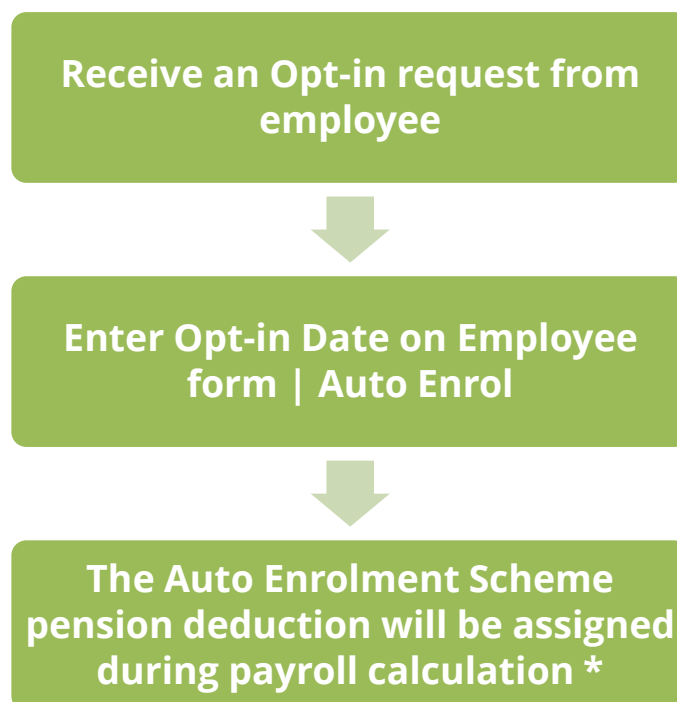
Pension reports are available to assist you in administering pensions. These reports are available from **Payroll | Reports | Auto Enrolment**. The types of report you can print include:

- **Enrolment Status:** This report contains the auto enrolment information for each employee, grouped by Worker Status
- **Enrolment Summary:** This report details the employee code, name, postponement date, enrolment date and the total enrolled
- **Enrolled Schemes:** This report details the Auto Enrolment status, employee code, name, NI number, totals for eligible jobholders, total employees in Qualifying Scheme and total non-eligible jobholders

How do I opt an employee in?

An Opt-in request can be received from a non-eligible jobholder, or an eligible jobholder within a postponement period. **Note:** Entitled Workers cannot opt-in, they need to **join**.

To enter an **Opt-in Date**:

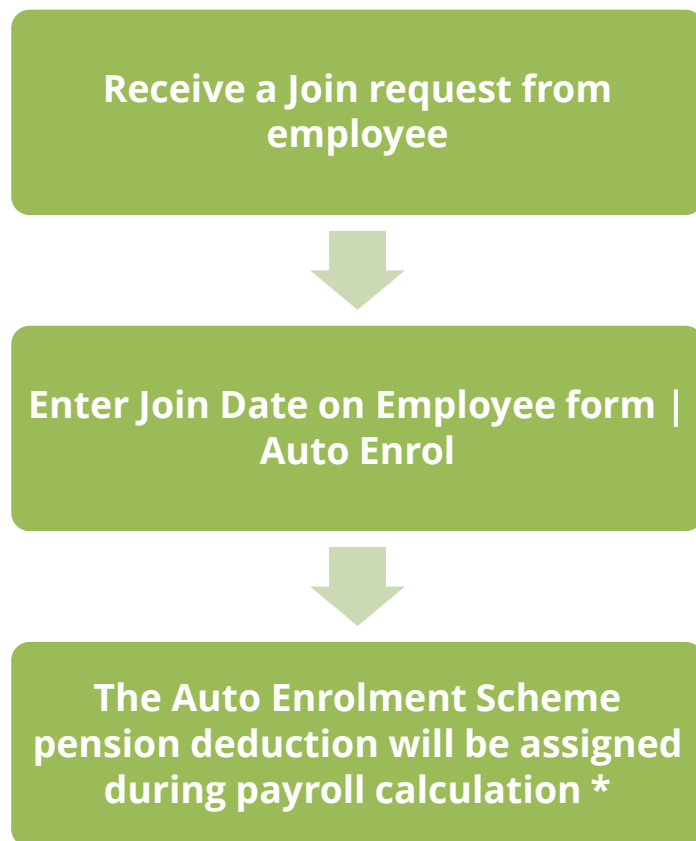


* Where the **Opt-in Date** is in the current pay reference period or earlier. **Member of a Qualifying Scheme** indicator will also be ticked.

Employee requests to join your Pension Scheme

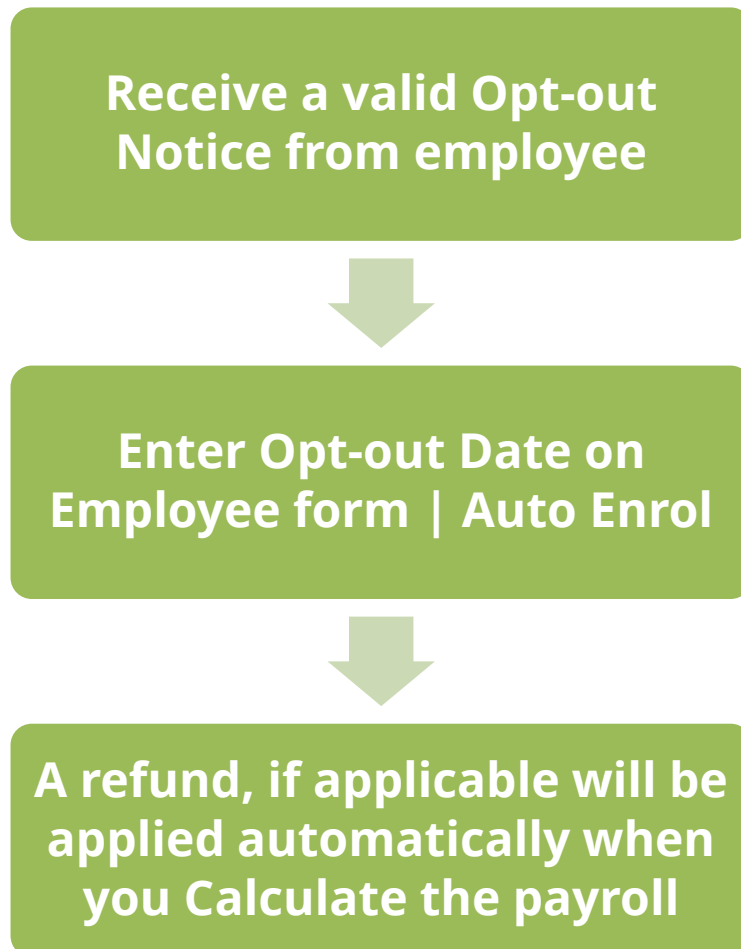
An employee can request to join your Pension scheme if they meet the following criteria:

- The employee's worker status was **Entitled Worker** when last assessed for Auto Enrolment
- The following fields in **Employee** form | **Auto Enrol** are unticked:
 - Member of a Qualifying Scheme
 - Works outside UK



* Where the **Join Date** is in the current pay reference period or earlier. **Member of a Qualifying Scheme** indicator will also be ticked.

How do I opt-out an employee?



An employee with a **Join Notice** is not entitled to opt out of a Pension Scheme. If the employee wishes to stop contributions, a **Ceased Contributions** date should be entered in **Employee form | Auto Enrol**. If an employee has a **Ceased Contributions** date they will not be assessed during the payroll run until the company's re-enrolment date.

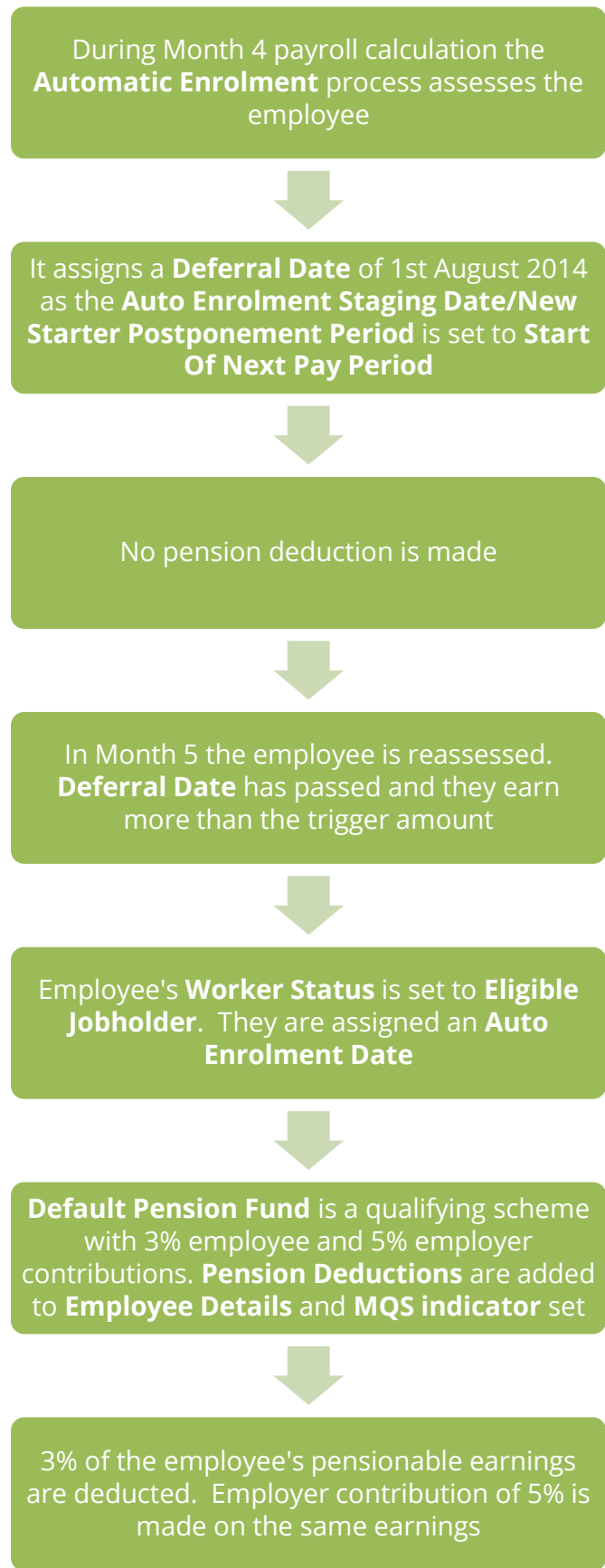
If the **Opt-out Date** entered is in the current pay period or earlier, during payroll calculation the qualifying pension scheme deduction standard values will be set to zero and **Member of a Qualifying Scheme** unticked.

When a jobholder gives an opt-out notice, you must check that it is a valid notice. It must contain certain statutory information which can be found [here](#)

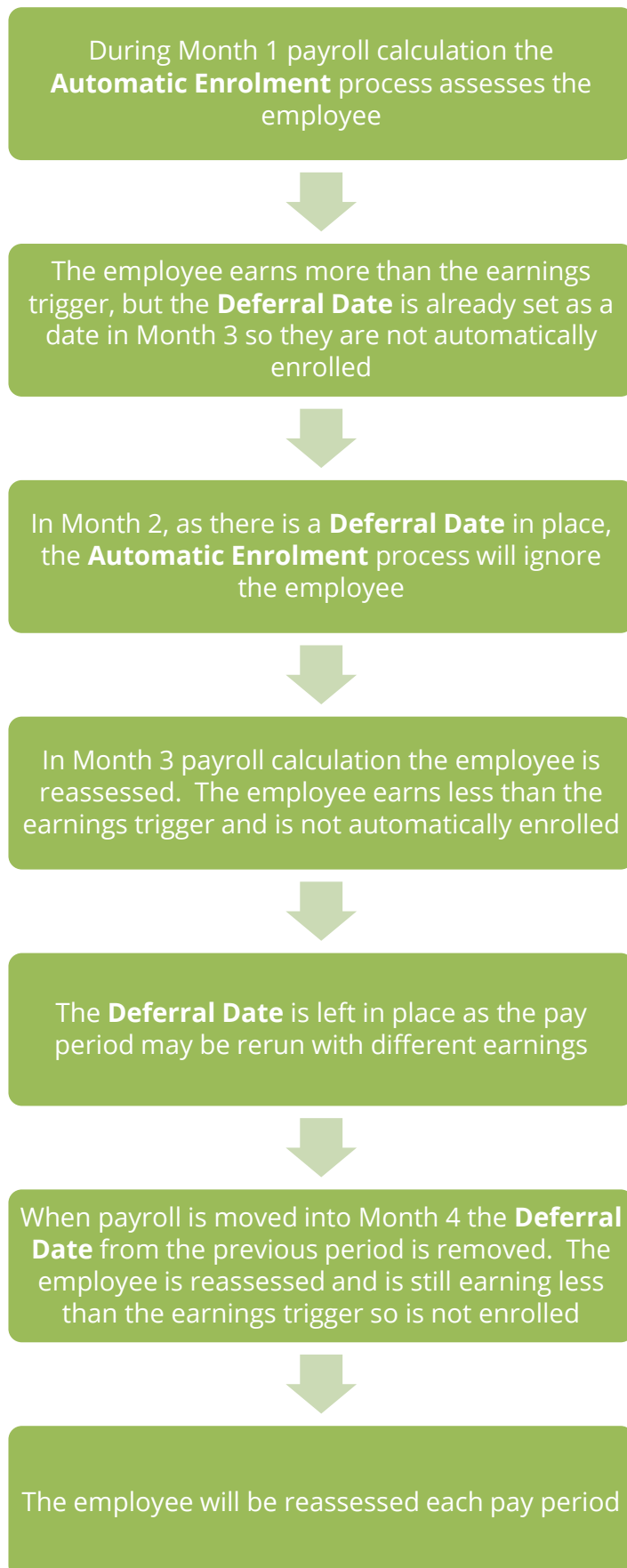
If you receive a **NEST Opt-out Notice** from an employee, enter the **Opt-out reference number** in the **Employee | Auto Enrol | Opt-out Reference No** field. This will ensure that the opt-out details are included in the **NEST Contributions File** and notify NEST accordingly.

Automatic Enrolment - Examples

Example 1: Employee aged 35 joins the company on 7 July 2014 and earns £20000 per annum.



Example 2: Employee aged 42 with variable earnings, receiving more than the earnings trigger in month. **Postponement until after** is already set to a date in month 3



What is Re-enrolment?

The process of automatically putting workers back into pensions is known as 'automatic re-enrolment'. Re-enrolment occurs approximately three years after duty start/staging and then every three years after that. At the Re-enrolment Date, Automatic Enrolment Assessment occurs for all the employees that previously opted out or ceased contributions more than a year before the Re-enrolment Date.

A re-enrolment employee cannot be postponed. If the re-enrolment employee is an eligible jobholder within the pay reference period when re-enrolment occurs, they will be automatically enrolled. If the individual is not an eligible jobholder within the relevant pay reference period, no further action will be taken until the next Re-enrolment Date.

Re-enrolment employees cannot be postponed. When an employee is re-enrolled, if there are entries in the following fields they will be set to blank:

- **Opt-out Date**
- **Opt-out Reference Number**
- **Ceased Contributions**
- **Pension Information Provided Date** (if linked to OpenEnrol this will be set to the new value)
- **Opt-in Date**
- **Join Date**

For re-enrolment a new letter type L1R will be published to the OpenEnrol element of the AE Module.

Re-enrolment Date and **Previous Re-enrolment Date** fields allow you to enter the required information. These fields are in the following location:

- **Employer | Auto Enrol** tab

If the **Duty Start Date / Staging Date** field is blank, the **Re-enrolment Date** and **Previous Re-enrolment Date** fields will be disabled.

When advancing into the new tax year, if the re-enrolment date is more than 3 months before the 6 April in the new tax year, the software will automatically move the **Re-enrolment Date** to the **Previous Re-enrolment Date** field.

When logging into an existing Employer, if the re-enrolment window end date is approaching, a warning will be given that the **Re-enrolment Date** field is blank.

Declaration of Compliance

Employers are required to submit a new declaration of compliance at the re-enrolment date. If a re-enrolment or previous re-enrolment date is entered, this date will be used instead of the duty start date/staging date to produce the details required.

What is OpenEnrol

OpenEnrol is an element of the 12Pay AE Module; a new way to distribute workplace pension communications to employees. Letters that need to be sent to employees, in order to comply with legislation, will be created automatically when you calculate payroll. They will then be published to a secure online portal. The letters are then emailed directly to each employee, and once the employee has registered with the portal they will be able to quickly view all of their automatic enrolment letters in an easy to access, secure area. For employees without an email address you can print communications directly from the portal.

What will OpenEnrol do for me?

- Employees receive pension communications directly, via email
- Letters can be accessed anywhere an internet connection is available
- Quick and easy to set up with no software to install
- Increases automatic enrolment administration efficiency
- Reduced carbon footprint demonstrating an environmentally friendly solution
- Reduces communication distribution costs including printing, postage and processing
- Fully secure
- Allows employees immediate 24/7 access to their own pension communication information
- Free IOS, Android and Windows Phone apps available for employees to securely view their own pension communications on tablets or smartphones
- Log onto the OpenEnrol portal to print communications if an employee does not have an email address
- All published communications are date stamped for audit purposes and a copy stored against the employee record

How does OpenEnrol work?

Certain Automatic Enrolment triggers during the payroll calculation will cause a communication to be created, which you need to publish to the OpenEnrol secure website. OpenEnrol then takes that data and creates letters in the form of Adobe PDF files to be sent to your employees.

- If the employee has an OpenEnrol account, the Adobe PDF will be emailed to the employee and stored online
- If the employee does not have an account but has an email address the letter will be emailed, and the employee will be prompted to configure their account
- If the employee does not have an email address you can log onto OpenEnrol to print the required letter

When you Publish for a company for the first time, the company and employee details are created for you in OpenEnrol.

Steps to setting up and using OpenEnrol

Activate your OpenEnrol account from the registration email and create your password



Enter your OpenEnrol login details into the payroll



Follow steps in Pension Guide to set up payroll correctly



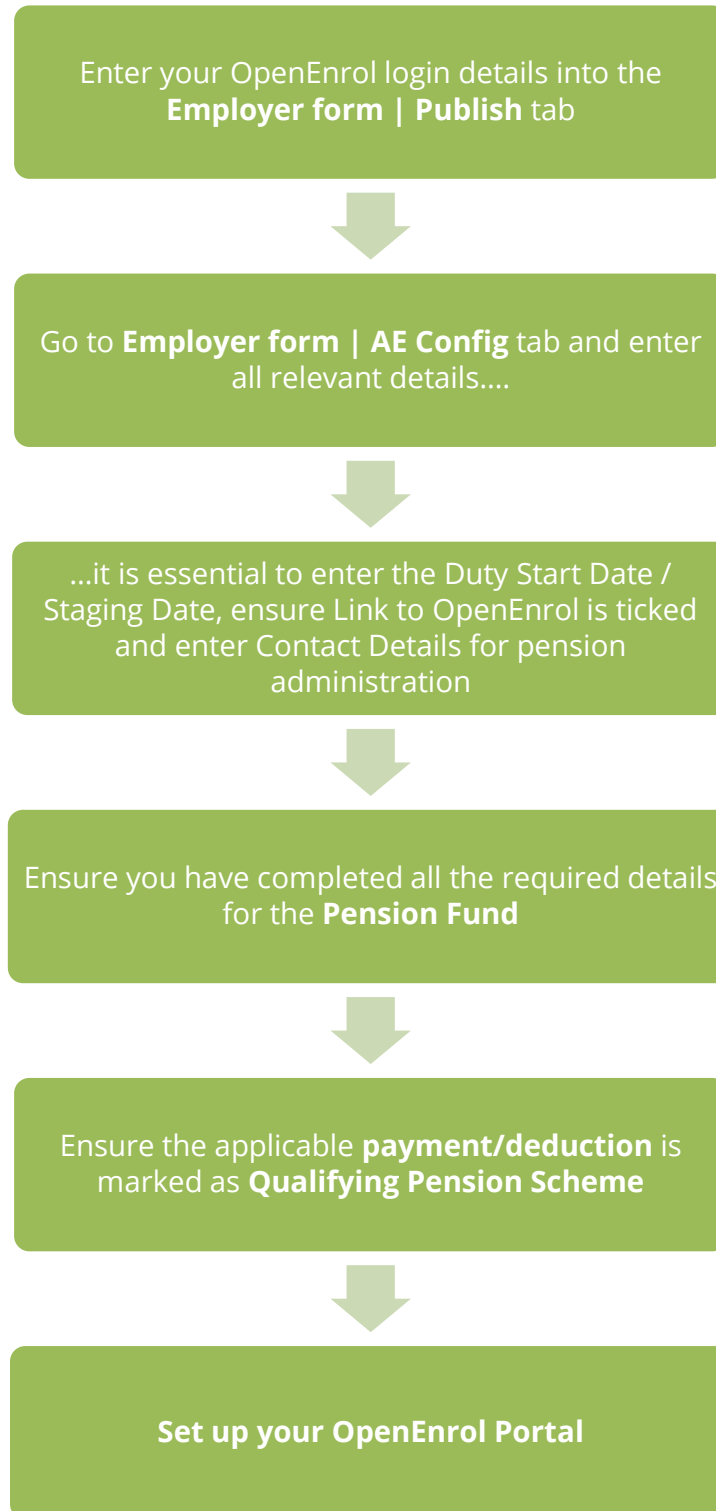
Publish letters from within payroll



Use the OpenEnrol portal to manage pension communications to your employees

How to set up OpenEnrol in the payroll software

Essential steps to setting up OpenEnrol

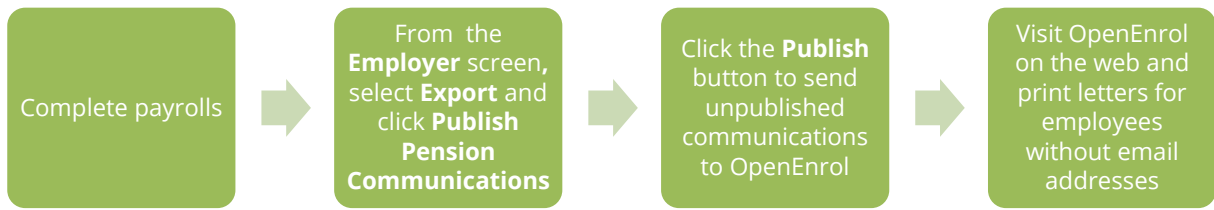


How to set up OpenEnrol in the payroll software

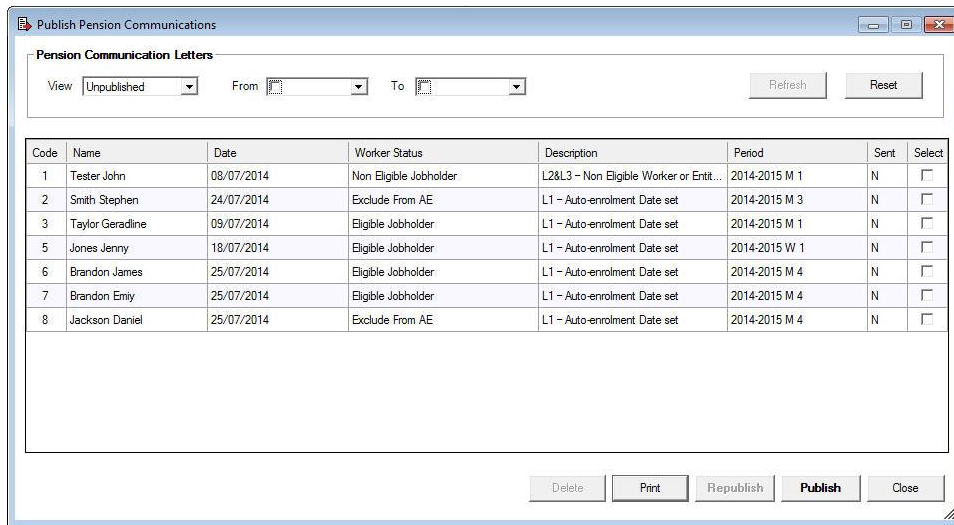
1. Enter the **Email Address** and **Password** that you used to register on the OpenEnrol website on **Employer form | Publish** tab
2. On the **Employer form | AE Config** tab | **Automatic Enrolment Configuration Tool**, ensure you have completed all the required information
3. On **Step 3 – Company Pension Scheme Administrator Details**, ensure the **Link to OpenEnrol** box is ticked
4. Ensure your company's contact details for pension administration have been entered in the **Contact Details** section, these are required for OpenEnrol communications

If you are creating an existing company for the first time in the payroll software, you must tick the **Link to OpenEnrol** box as the last step **AFTER** setting up the company and all your employees, including entering the **Duty Start Date / Staging Date** and all other Auto Enrolment and Pension information

How are Auto Enrolment letters created?



After you have completed payroll for the period, from the **Employer** screen select **Export** then **Publish Pension Communications**.



We recommend that a payroll is complete prior to publishing OpenEnrol communications. If payroll is recalculated and communications have not been sent, they can be amended or deleted before the pay period is complete

This screen displays the pension communications that are to be sent or have already been sent to OpenEnrol, depending on the options selected in the **View** box at the top of the screen.

By default, the screen shows all the currently available unpublished data. You can also view previously published data if you need to. The data is sorted alphabetically, by surname and forename.

You can reorder the grid by clicking on a column heading. Clicking again will toggle the order ascending to descending etc.

If there is no unpublished data the screen will display the first page of the most recent published data in alphabetical surname, forename order.

- **Code** - the employee code
- **Name** - the surname then forename
- **Date** - the date the communication was created

- **Worker Status** – employee’s **Workers Status** at the time of generating the communication
- **Description** – describes the type of letter to be sent
- **Period** – the year, frequency and pay period, e.g. tax year 2014/2015 Week 23 would appear as 2014-2015 W 23
- **Sent** – shows whether a communication has been published to OpenEnrol
- **From** and **To** – these date fields can both be blank, either can be blank or both can be populated:
 - If both dates are blank, all data matching the criteria in the **View** box will be displayed
 - If the **From** date is blank, all data up to the **To** date will be displayed
 - If the **To** date is blank, all data from the **From** date will be displayed
 - If the **From** date and **To** date are both populated, only data in that date range will be populated
 - The **From** date and **To** date can be the same day

Refresh

The **Refresh** button is disabled until you change the **View** selection or enter a date range. The text **Click Refresh to update view** will appear when the **Refresh** button is enabled. After clicking **Refresh** the button will be disabled and the text **Click Refresh to update view** will not be visible.

Reset

Click this button to reset the screen to its initial state. Both dates will become blank. The **View** field will be reset to **Unpublished** or **Published** depending on what was set when the screen was first opened. The grid display will be refreshed and the **Refresh** button will be disabled.

Print

Click **Print** for a printed listing of pension communications. You can choose to print **All**, **Unpublished** or **Published**, a **Date Range** and selected employees using the **Selection** button.

Delete

Each single row in the grid can be selected. Multiple rows can be selected by ticking the **Select** box for each individual. Choose the rows you want to delete then click **Delete**.

Publish

When you are ready to send the unpublished pension communications to OpenEnrol you need to click the **Publish** button. **Publish** will always send all unpublished data for the current company. This will send the communications to the OpenEnrol portal and directly to employees with email addresses in their Employee details.

Republish

This option allows you to republish data that has already been published previously, for a date range you select.

Recalculating or restarting the payroll will re-assess any actions relating to Automatic Enrolment and OpenEnrol. If a payroll is recalculated, employees will be reassessed. If payroll is recalculated and communications have not been sent, they can be amended or deleted before the pay period is complete.

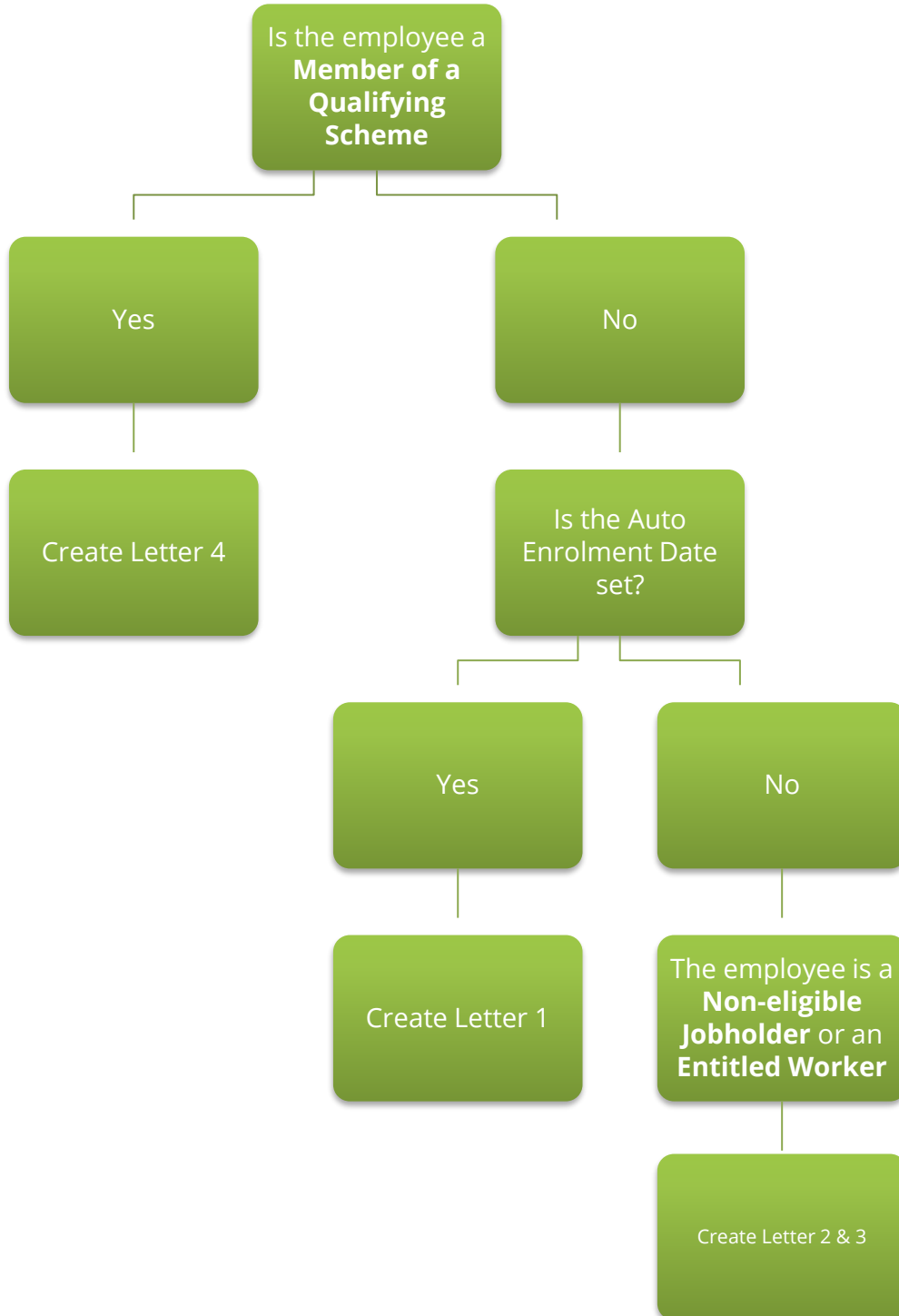
What letters are sent and when?

L1	Issued when Auto Enrolment Date is assigned
L1P	Issued after Staging Date, each time a Postpone until after date is assigned and the employee is an eligible jobholder
L1Opt	Issued when an Opt-in/Joining Notice is entered for an employee, regardless of their Worker Status
L2 & L3	Sent to non-eligible jobholder or entitled worker when assessed for the first time and a postponement period is not in use
L4	Sent to employees where they are a Member of a Qualifying Scheme at staging when no Postponement Period is used
L6	Issued to all employees at duty start/staging if postponement period is in use. Also sent to new starters after duty start/staging if Postponement until after is in use and their worker status in non-eligible jobholder or entitled worker
Excluded Employees	The following employees will not receive Auto Enrolment communications: <ul style="list-style-type: none"> ▪ 75 and over ▪ Worker Status Excluded from AE ▪ Works Outside of UK box ticked



Examples of when Letters are created

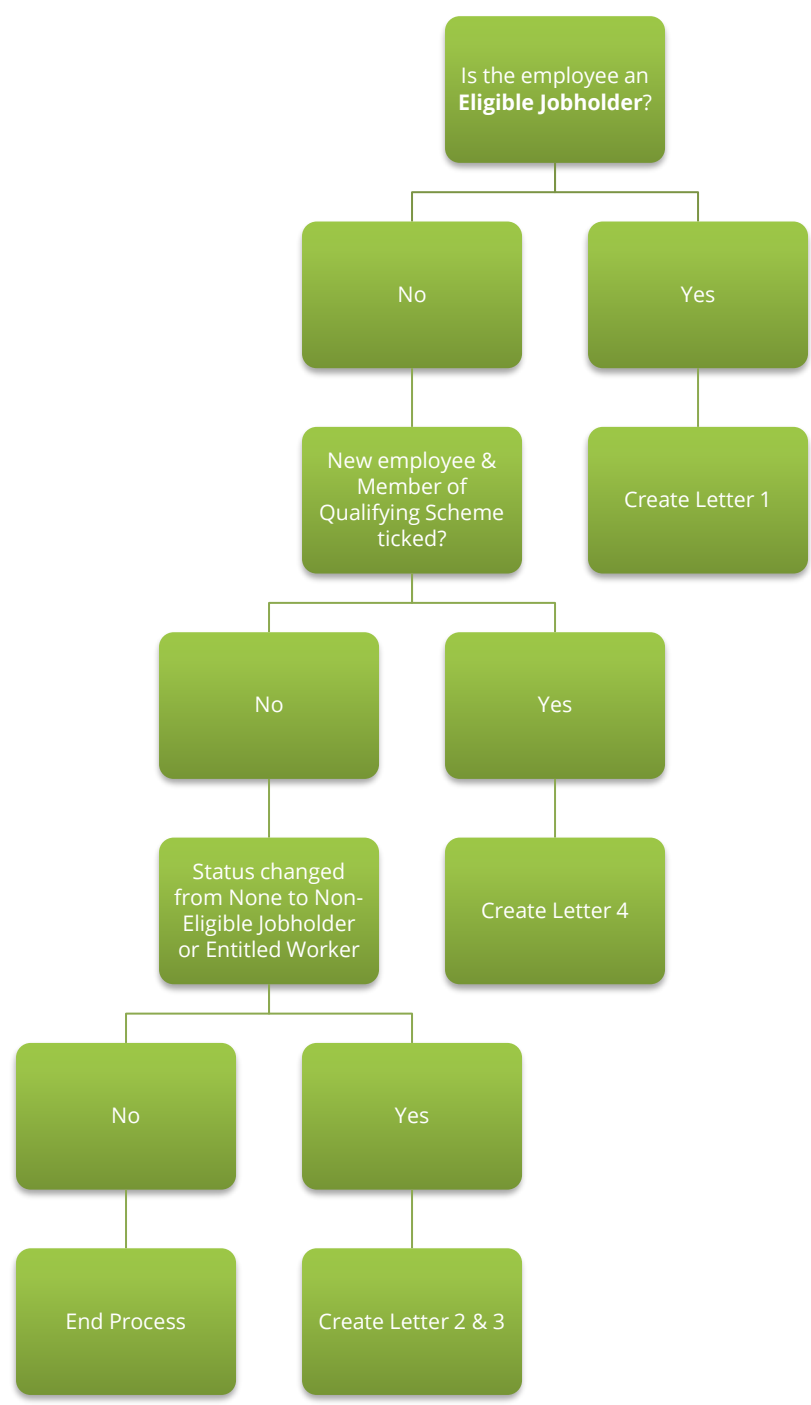
At Duty Start/Staging without Postponement



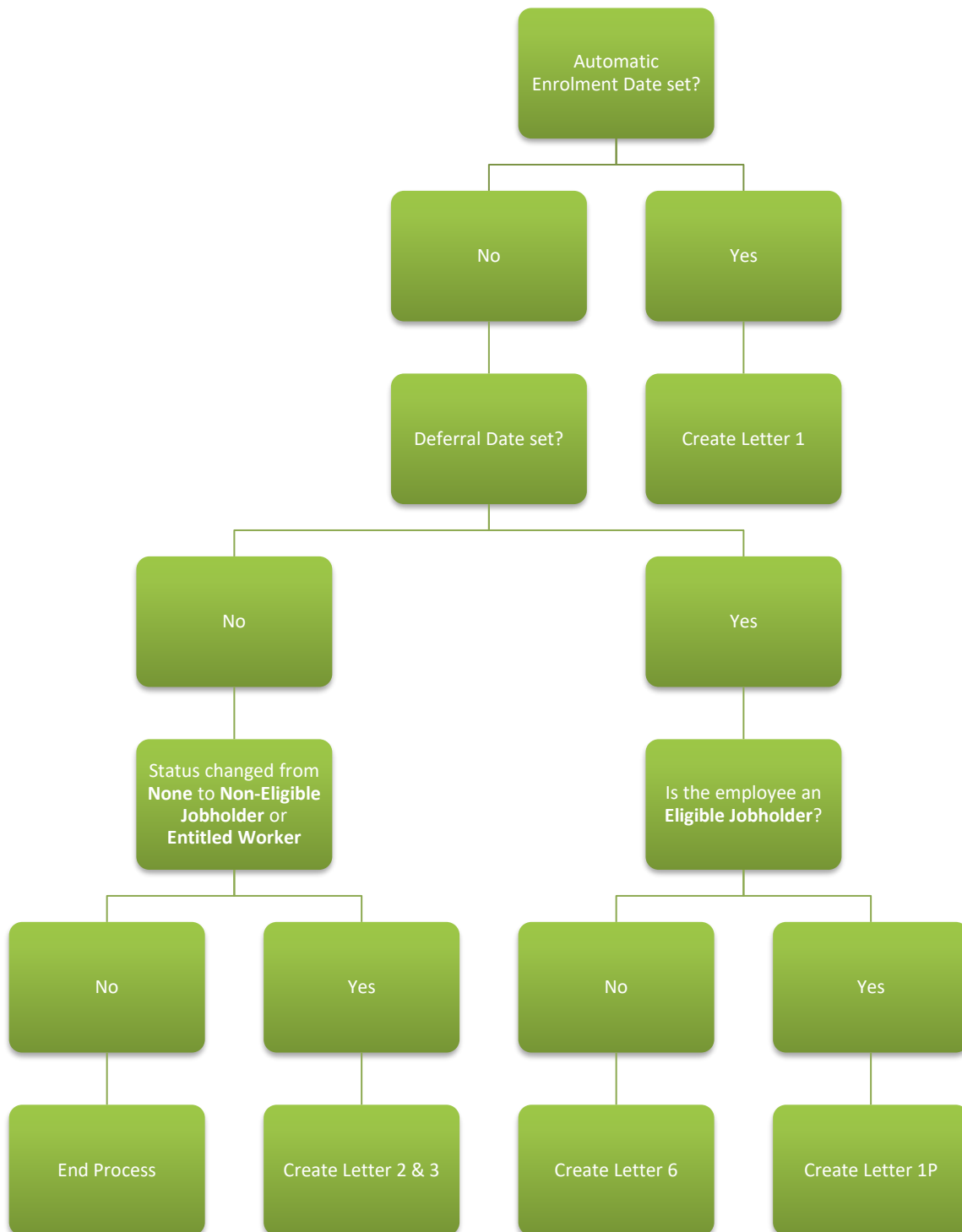
At Duty Start/Staging with Postponement



After Duty Start/Staging without Postponement



After Duty Start/Staging with Postponement

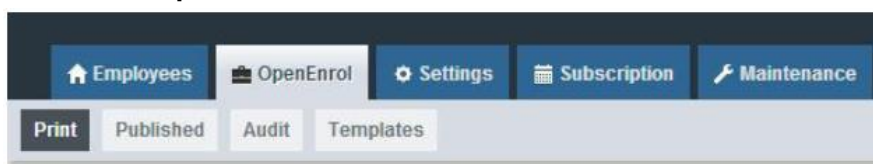


How to administer your employees' pension communications using OpenEnrol

1. Visit the OpenEnrol website [here](#) and click the **Login** button
2. Enter here the login details you entered when you created your OpenEnrol account. **Username** is the email address you used. Click the **Login** button

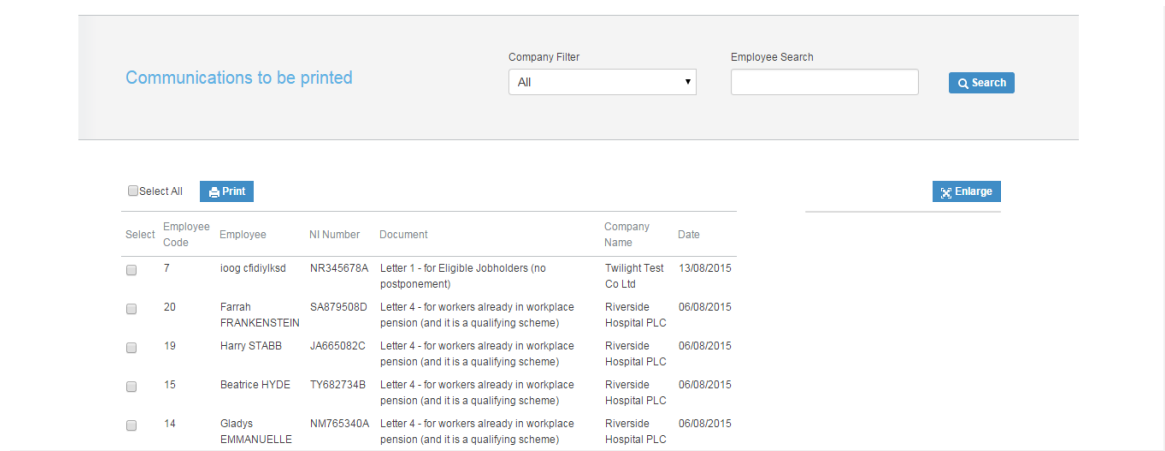
The first screen you will see on logging in is the **Employees** tab. This is a summary of what's happened recently within the company.

3. Click on the **OpenEnrol** tab



The **OpenEnrol** tab has four views; **Print**, **Published**, **Audit** and **Templates**. It opens by default on the **Print** view

Print



Communications to be printed

Company Filter: All | Employee Search: [] | Search

Select All | Print | Enlarge

Select	Employee Code	Employee	NI Number	Document	Company Name	Date
<input type="checkbox"/>	7	loog cfdiylksd	NR345678A	Letter 1 - for Eligible Jobholders (no postponement)	Twilight Test Co Ltd	13/08/2015
<input type="checkbox"/>	20	Farah FRANKENSTEIN	SA879508D	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015
<input type="checkbox"/>	19	Harry STABB	JA665082C	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015
<input type="checkbox"/>	15	Beatrice HYDE	TY682734B	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015
<input type="checkbox"/>	14	Gladys EMMANUELLE	NM765340A	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015

Ideally your employees will have email addresses set up within the payroll software so that when you click the **Publish** button the pension communications will be sent automatically, via email, to those employees. They will also be able to set up their own OpenEnrol accounts, and access their own communications via the portal.

However, there may be some employees who are unable to receive their communications this way as they do not have an email address. You are able to print their letters via the **Print** section of the OpenEnrol portal and send them a physical copy, whilst retaining a record of having sent the communication for audit purposes.

- Use the **Company Filter** to view results by company, and **Employee Search** to find particular individuals
- Click the **Select All** box or tick the boxes to select particular letters. Then click the **Print** button

Published

You may need to resend emails or merely see what communications have been sent. To do this:

1. Click the **Published** button to open the **Published** view

You are able to view a list of all the emailed communications, as well as resend the emails if necessary from this screen

Communications Published

Company Filter: All Employee Search: Q Search

Select All Resend Enlarge

Select	Employee Code	Employee	NI Number	Document	Company Name	Date
<input type="checkbox"/>	9	Terry BROADBENT	NA729474A	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015
<input type="checkbox"/>	2	Helen ATKINSON	NB662391D	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015
<input type="checkbox"/>	1	Arnold DUNSTON	NM342219B	Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	Riverside Hospital PLC	06/08/2015
<input type="checkbox"/>	1	Tracy Taylor		Letter 1 - for Eligible Jobholders (no postponement)	test	30/07/2015
<input type="checkbox"/>	9	Terry BROADBENT	NA729474A	Letter 1 - for Eligible Jobholders (no postponement)	Riverside Hospital PLC	29/07/2015

2. Use the **Company Filter** to view results by company, and **Employee Search** to find particular individuals
3. Click the **Select All** box, or tick the boxes to select particular letters. Click the **Resend** button to resend the emails previously sent through the payroll software

Audit

Audit

From: To: Document: All Company Filter: All

Employee Search: Q Search

Quick Report

Employee Code	Employee	Date	NI Number	Document	Version	Template	Company Name	Printed/Emailed
7	ioog cfidiylksd	13/8/2015 15:12	NR345678A	Letter 1 - for Eligible Jobholders (no postponement)	2.4	View Template	Twilight Test Co Ltd	To Be Printed
1	Hilary Greenheid	13/8/2015 15:05	NR569924B	Letter 1 - for Eligible Jobholders (no postponement)	2.4	View Template	Twilight Test Co Ltd	Printed
6	aergaer	13/8/2015	NR562398A	Letter 1 - Opt in/Joining Scheme	2	View	Twilight Test Co	Printed

The **Audit** section is primarily for the Pensions Regulator, so you can provide evidence that you are meeting your legal obligations regarding pension communications.

- Use the filters **From**, **To**, **Document**, **Company Filter** and **Employee Search** to narrow the list of entries as required
- Click the **Quick Report** button to download a PDF version of the data on your screen

Template

Template History

Template Type	Version	Reason For Change	Live Date	View
Auto Enrolment Is Coming	1.3	Logo changed	2015-07-16	View Template
Letter 1 - for Eligible Jobholders (no postponement)	2.4	Logo changed	2015-07-16	View Template
Letter 1P - for Eligible Jobholders (Postponement Version)	2	Initial Version	2014-12-03	View Template
Letter 1T - for Eligible Jobholders (Transitional Version)	2	Initial Version	2014-12-03	View Template
Letter 1 - Opt in/Joining Scheme	2	Initial Version	2014-12-03	View Template
Letter 2 & 3 - for Non-Eligible Jobholders and Entitled Workers	2	Initial Version	2014-12-03	View Template
Letter 4 - for workers already in workplace pension (and it is a qualifying scheme)	2	Initial Version	2014-12-03	View Template
Letter 6 - for all workers - postponement	2	Initial Version	2014-12-03	View Template

Displaying items 1 - 8 of 8

Finally, you can view the various **Templates** that are in use to create the letters, see what the current versions are and edit them to add your own logo and signature.

1. Click on the **Templates** button to open the Templates view
2. In the **View** column, click on the **View Template** link next to the template you are interested in
3. The screen will change to the **Edit Template** view. This will show the changes that have been made to that particular template, and when they were made

Edit Template

[← Back](#)
[↑ Edit Logo...](#)
[↓ Edit Signature...](#)

Version	Document	Reason of Change	Live Date	View Template
1.1	Auto Enrolment Is Coming	Logo changed	2014-03-11	View Template
1	Auto Enrolment Is Coming	Initial Version	2014-03-07	View Template

Displaying items 1 - 2 of 2

To add your logo to the template:

1. Click the **Edit Logo** button

Edit Template ×

Upload New Logo:

Upload New Signature:

2. Click the **Choose File** button next to **Upload New Logo** then browse for your logo on your system and click **Open**
3. Click **Save Changes** and your amended template will appear in the list as the latest version. Click the **View Template** link to view a PDF of your amended template

Quick Reference & Definitions

Department of Work & Pensions (DWP)

Policy owner and responsible for enabling and coordinating activity for the programme

www.dwp.gov.uk/policy/pensions-reform

The Pensions Regulator (TPR)

The UK regulator of work-based pension schemes (any scheme that an employer makes available for employees, including occupational, stakeholder and personal)

www.tpr.gov.uk

NEST

A pension provider available to all employers who want to use it. NEST is a workplace pension scheme designed for automatic enrolment that is available to any UK employer regardless of the size

www.nestpensions.org.uk

The Pensions Advisory Service

An independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of company, personal and stakeholder schemes

www.pensionsadvisoryservice.org.uk

Eligible jobholder

a worker:

- Who is aged at least 22 and not yet reached SPA
- Earnings are above the earnings trigger for automatic enrolment

Non-eligible jobholder

a worker:

- Who is aged between 16 and 74 and
- Earns above the lower earnings level for qualifying earnings but below the earnings trigger for automatic enrolment

or

- Who is aged at least 16 and under 22 or between SPA and under 75

and

- Earns below the lower earnings level for qualifying earnings

Qualifying Earnings

Includes all of the following pay elements (gross):

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- SSP, SMP, SPP, ShPP, SAP

These earnings are used to identify whether an employee is an eligible jobholder or a non-eligible jobholder and their level of contributions

- When a worker is paid in arrears, the employer considers what is due to be paid in the period containing the payroll date, regardless of when it is earned

Automatic Enrolment

Eligible jobholders who are not already a member of a **qualifying scheme** on the employer's **Staging Date** must be automatically enrolled into an automatic enrolment scheme. The employer will choose the scheme for automatic enrolment.

Duty Start/Staging Date

The date when the new law is 'switched on' for a business

Qualifying Scheme

To be a **qualifying scheme**, minimum contributions must be made or it must provide a minimum rate at which benefits will build up. A scheme suitable for automatic enrolment must also **not**:

- Impose barriers to joining the scheme, such as probationary periods or age limits for members
- Require staff to make an active choice to join or take any other action prior to joining
- Require the provision of extra information in order to stay in the scheme

Postponement Period

Postponement is an additional flexibility for an employer that allows them to choose to postpone automatic enrolment for a period of their choice of up to three months

Deferral Date

This is the last day of the **Postponement Period** and the date employees will be re-assessed for auto enrolment.

Opt-Out

Eligible jobholders may choose to opt out after they have been automatically enrolled. **Non-eligible jobholders** who have opted in may choose to opt out after they have been enrolled. Workers who have been enrolled under contractual enrolment (e.g. under their contract of employment) and **entitled workers** who have asked to join a scheme do not have the right to choose to opt out. If they want to leave the scheme, they must cease membership in accordance with the scheme rules.

Opt-in

A jobholder has the right to opt in to an automatic enrolment scheme, unless they are:

- An active member of a qualifying scheme with that employer
- An eligible jobholder for whom the employer has an automatic enrolment duty or
- An eligible jobholder for whom the employer has a re-enrolment duty