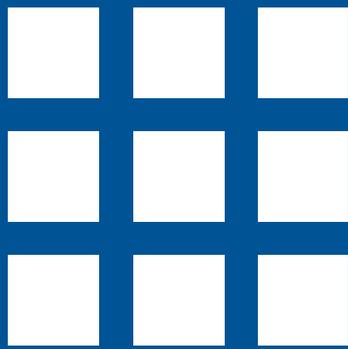
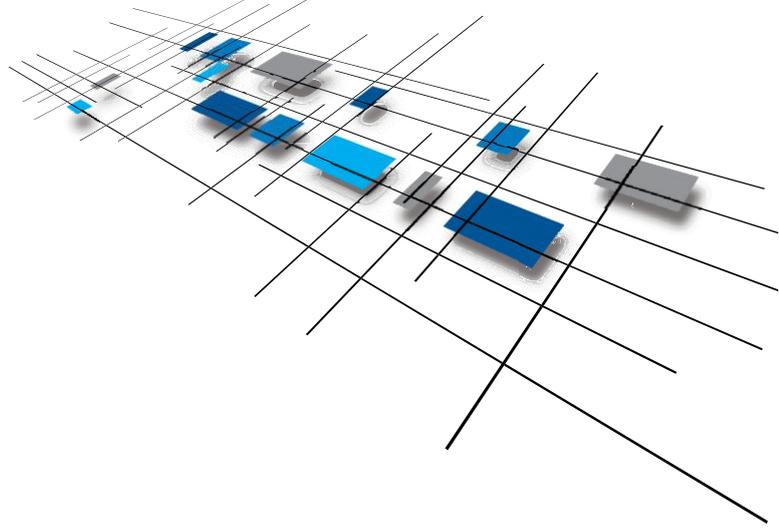


The essential guide to Automatic enrolment

The Workplace Pension Reform







Automatic enrolment and you...

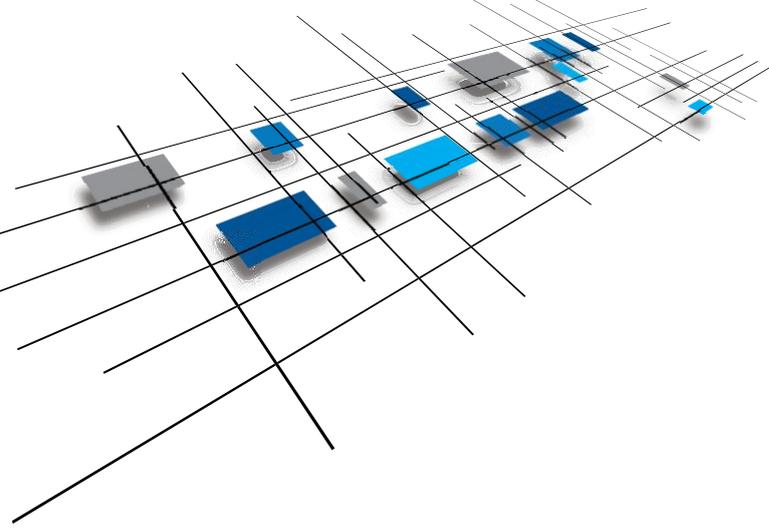
Automatic-enrolment (auto-enrolment) is part of The Workplace Pension Reform, which requires every UK business to automatically enrol workers into a workplace pension scheme, if the worker:

- Earns more than £10,000 for the tax year 2015/16; and
- Is aged between 22 and the state pension age.



With business owners now legally responsible to help staff save for their retirement for the very first time, it's unsurprising a growing number of employers have raised concerns about when they need to begin automatic-enrolment and the costs and impact these changes will have on their business.

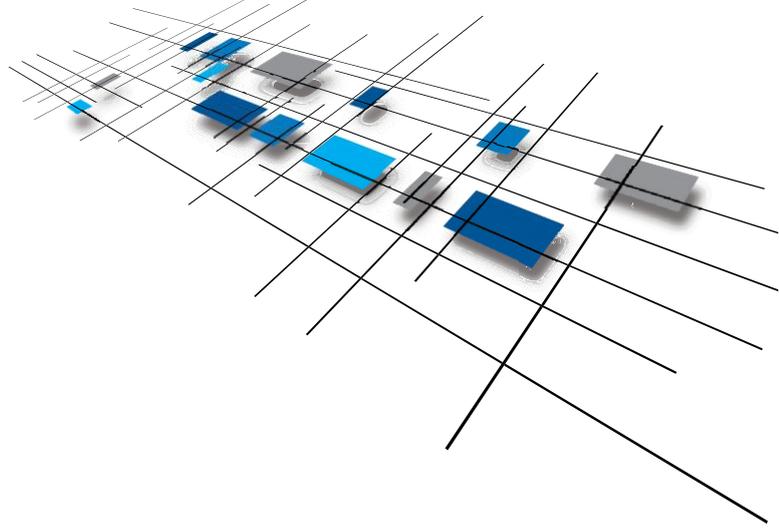
This guide contains expert information and guidance from Wellden Turnbull and The Pensions Regulator (the UK regulator of work-based pension schemes), to help you make the necessary changes to your business, and ensure that you are compliant with the Workplace Pension Reform.



Automatic enrolment: The main steps



- First steps
- Before your staging date
- At your staging date and beyond

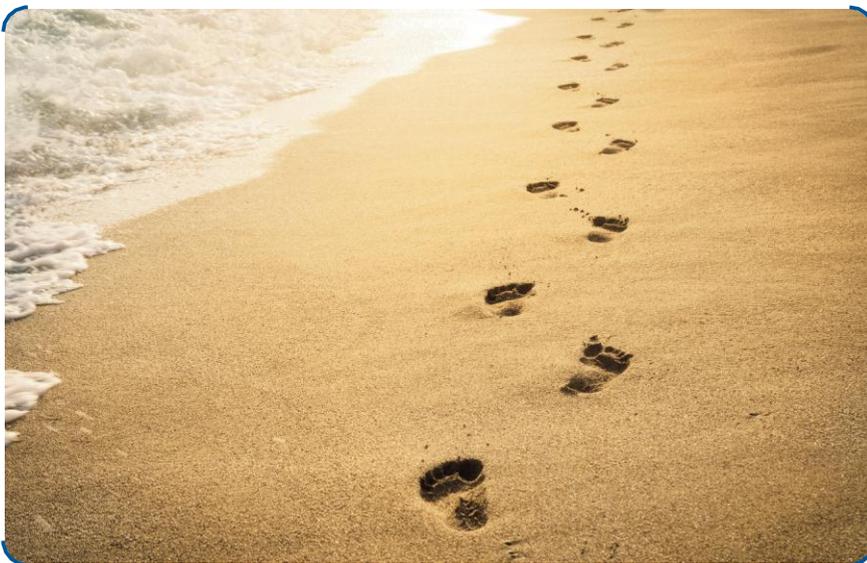


First Steps...

Know when you need to be ready

Businesses must enrol staff from the government-issued staging dates which are staggered according to company size and your employer's PAYE scheme reference. You must register with the Pensions Regulator within five months of your staging date.

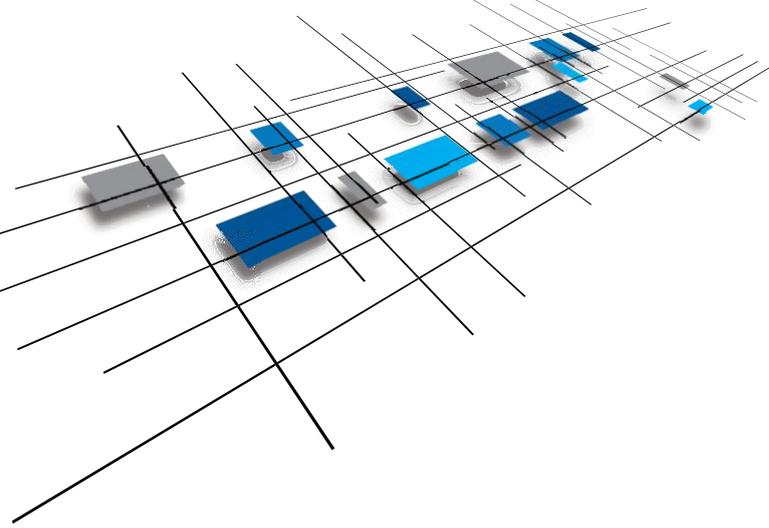
- From April 1 2015 – Businesses with fewer than 50 employees must start the automatic-enrolment process.
- From June 1 2015 – Businesses with 30 staff or less must begin automatic-enrolment, based on your PAYE reference number.



These staging dates will vary from business to business, and the Pensions Regulator offers a free staging date calculator to enable you to accurately find out when you will need to enrol your employees.

You may also change your staging date to a later date if you:

- Had fewer than 50 employees on April 1 2012
- Had, or were part of, a PAYE scheme with more than 50 people in it.



Develop your initial plans...

Establishing a pension scheme doesn't happen overnight, and for many small businesses the procedure of setting up and running a pension scheme can seem daunting, as can the cost implications.

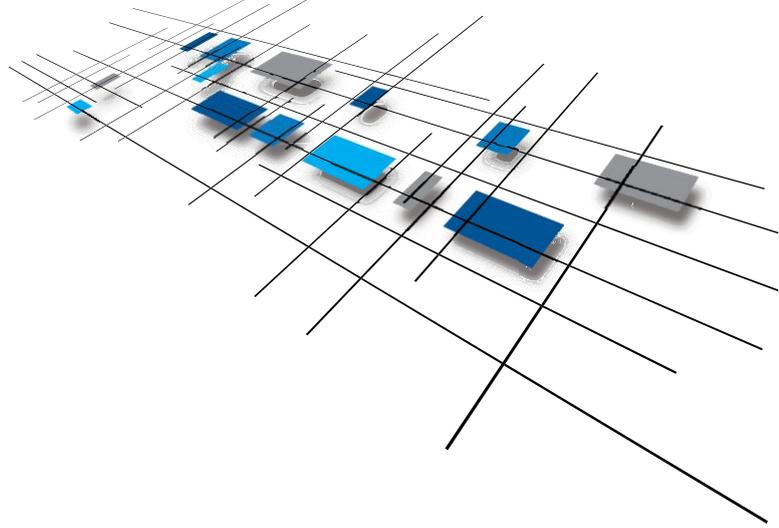
At Wellden Turnbull we appreciate the challenge of complying with the new workplace pension reforms, so our experts are on-hand to assist with all of the necessary preparations and planning, to ensure that your business is fully prepared to manage its transition through the auto enrolment process.



Provide a point of contact...

As an employer, you're legally responsible for ensuring your eligible staff are enrolled into the scheme. You will therefore need to formally nominate someone to be responsible for managing the automatic-enrolment process on behalf of your organisation.

Wellden Turnbull can be there to help every step of the way. We can even be your second point of contact with The Pensions Regulator.



Find out who to enrol...

You will have to assess all your staff for eligibility but you may not have to automatically enrol all of them. The table below outlines your duties depending on the age and salary of your staff member.

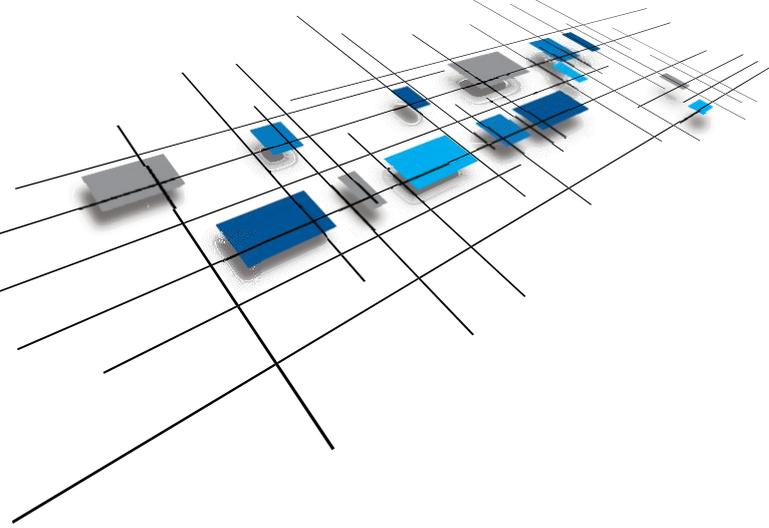
Monthly Earnings	Age		
	From 16 to 21	From 22 to SPA*	From SPA to 74
£486 and below	Has a right to join a pension scheme		
Over £486 up to £833	Has a right to opt in		
Over £833	Has a right to opt in	Automatically enrol	Has a right to opt in

Figures correct as of 2015/2016.

*SPA=state pension age

It's against the law to take any action to induce anyone to opt out. Examples of this could include persuading or forcing staff to opt out by offering them a cash bonus to do so, or by withholding a pay increase until they opt out.

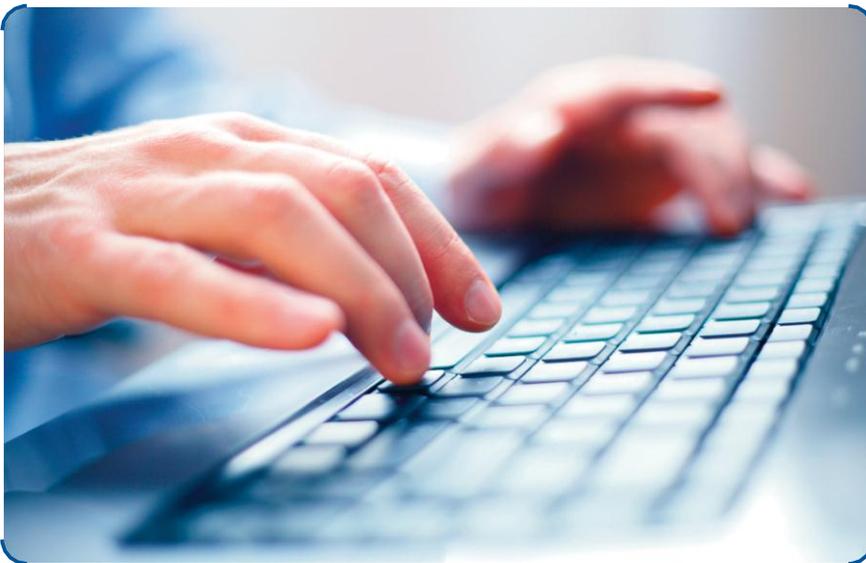
WellDenTurnbull can provide support for assessing your staff.



How to check and maintain your records...

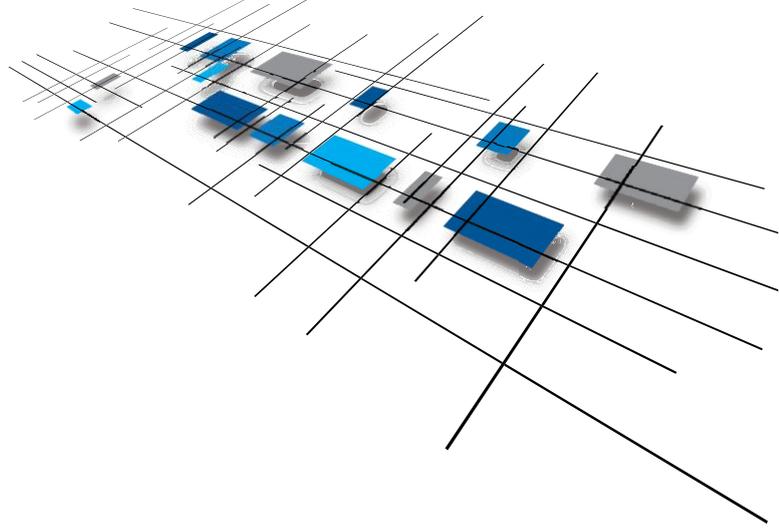
You'll need to know who has to be automatically enrolled and who can ask to join your pension scheme.

We have payroll software which is specifically tailored to automatic enrolment, and will allow us to keep track of the ages and earnings of all your staff and will tell you what you need to do for each of them.



Taking the time to get your staff and payroll records in order ahead of your staging date is essential. You must be able to provide information to your pension scheme in the correct format.

Wellden Turnbull will ensure the necessary records are easily to hand and that you have correct information about your staff before your staging date.



Choosing a pension scheme...

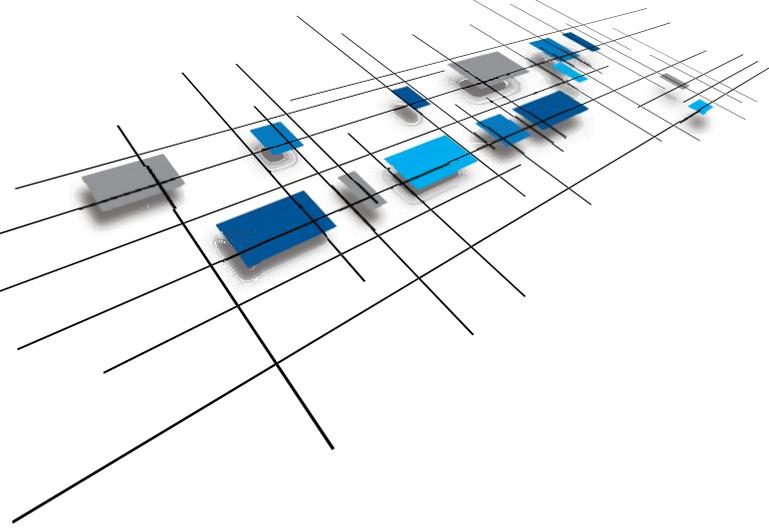
If you have an existing pension scheme for your workforce (perhaps called a 'stakeholder scheme') you should check with your pension provider to see if you can use it for automatic enrolment.

If you need to open a new scheme, make sure you approach a pension provider in good time because they will be taking on thousands of employers in the coming months. Don't leave it too late.



The Government has set up a pension scheme called the National Employment Savings Trust (NEST) to accept all employers wishing to use the scheme for automatic enrolment. This is one option but there are other options and providers available that Wellden Turnbull can tell you about.

It's important that the scheme you choose is well run and offers good value for money for you and your staff. Our experts are on-hand to help you choose a pension scheme.



At staging and beyond... Automatically enrol your staff

At your staging date you will need to identify which members of staff to automatically enrol and which will have a right to join your pension scheme on request. Wellden Turnbull will help you with this.

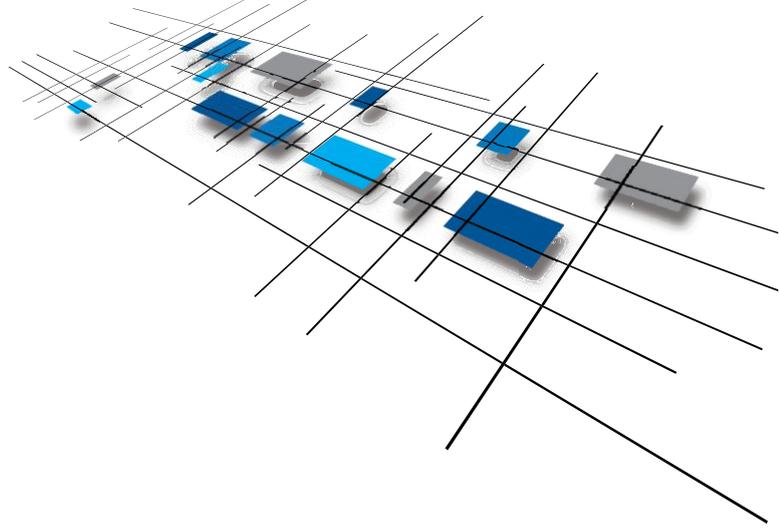
By this point you will already know what information your scheme provider wants from you, and we can collate these details for you if required.

The contributions must be paid across to the pension scheme provider by the payment deadline which they have given you.



Informing your staff...

After your staging date, you must write to your staff about how automatic enrolment affects them. Our Automatic Enrolment module contains template letters that we can use for this. We can assist with creating all the necessary correspondence to your employees if required.



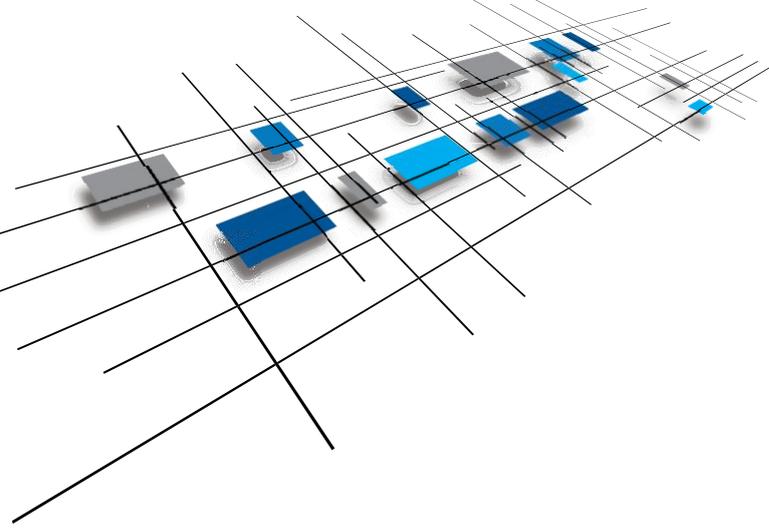
Completing your declaration of compliance...

We can work with you to complete your declaration of compliance, which you are required to complete once you've automatically enrolled your members of staff. This must be submitted within five months from your staging date.

Maintaining your records...

As with real-time PAYE, you must keep records of your automatic enrolment activities. This will include the information you will send to your pension provider, letters to your employees and copies of any opt-out requests you receive.

Again, Wellden Turnbull can take care of the day to day maintenance of your records, so you have complete peace of mind that your business will at all times be compliant with the regulations of the scheme.



Fulfilling ongoing responsibilities...

For automatic enrolment there are minimum contributions which you must pay in order to comply with your duties. These are a percentage of earnings and are shown in the table below.

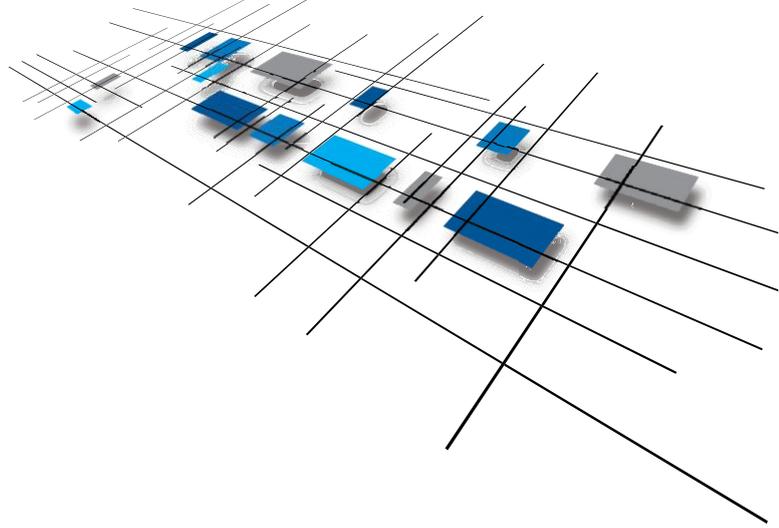
Date	Employer minimum contribution	Total minimum contribution
Before 30/09/17	1%	2%
01/10/17 - 30/09/18	2%	5%
01/10/18 onwards	3%	8%

Your workers will also pay pension contributions, which we will ensure are deducted. We will advise you of your deadline for payment, as per your pension provider's scheme rules.

Automatic enrolment is not just something that happens at your staging date – it is an ongoing duty. WellDen Turnbull can be on-hand to check every payday, to see whether any of the members of staff who weren't automatically enrolled are now entitled to be put into the pension scheme (for example if they have reached their 22nd birthday).

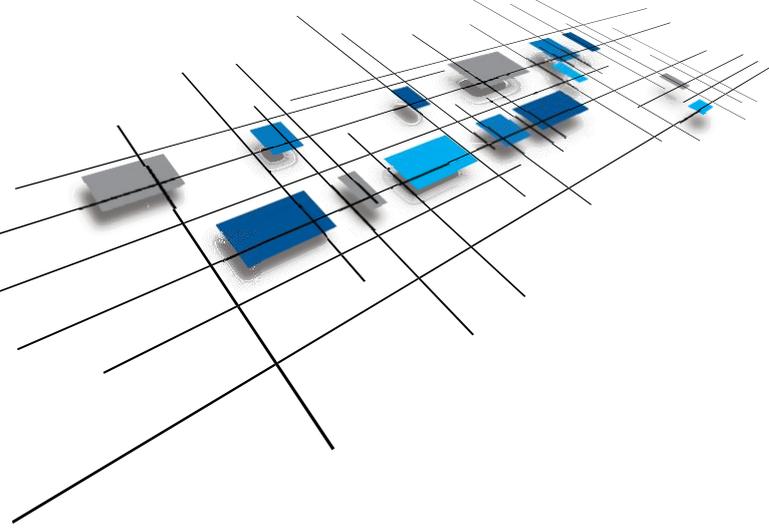
After you have automatically enrolled your staff members, they may ask to 'opt out' of the pension scheme. Should this be the case, then we will be there to stop deductions of contributions. If the employees are within their opt-out window, we can arrange a refund of any contributions they have paid to date.

Employees who have not been automatically enrolled may ask to join the scheme. We can process such requests on your behalf.



How will Wellden Turnbull help you?

- Once you've found out your staging date, we will help you to choose a suitable pension scheme or advise what necessary changes need to be made to your existing pension scheme;
- Wellden Turnbull can assist with compiling the necessary correspondence to all of your employees, explaining what the new scheme means for them;
- We can automatically enrol all of your eligible workers into the scheme;
- We can calculate the contributions which you will need to pay to your employees' pension pots each payperiod;
- We will process any opt-out requests and arrange refunds, if applicable;
- We can provide reports to assist with the administration of your pensions scheme;
- We can provide an ongoing maintenance of the scheme for your employees including any new starters;
- We can assist with the completion of your declaration of compliance and submission this to The Pensions Regulator.



What to do next...

We would love to hear from you to discuss how auto enrolment will effect your business, and how we can help.

So please feel free to contact us via the details below, for an informal chat or to arrange a personal meeting with one of our experts at any of our offices in Surrey, London and Lincolnshire.

Contact us



01932 584786



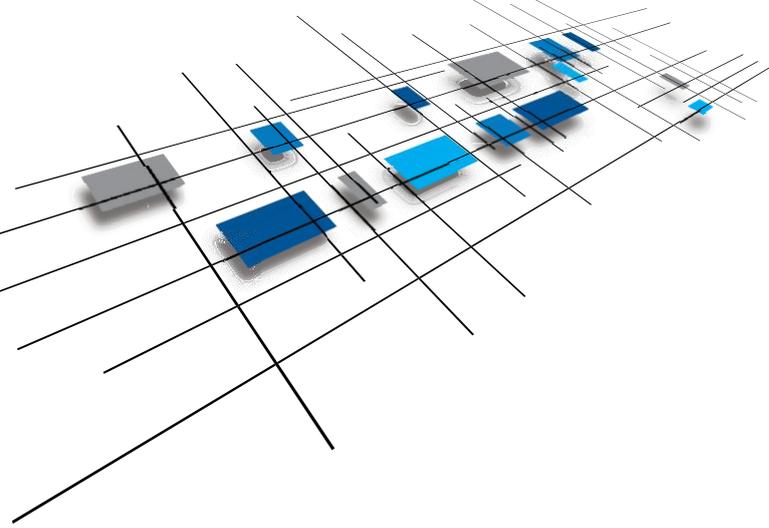
automatic-enrolment@wtca.co.uk



www.wtca.co.uk

This guidance is designed to assist employers in complying with their duties. This guidance is not intended to be a definitive way of complying with the duties of the Pensions Act 2008 and the regulations made under the Act. Wellden Turnbull cannot provide a definitive interpretation of the law; only the courts can do this. If you have any doubts of your legal rights or obligations please seek legal advice. Any alternative approach to that appearing in this guidance will nevertheless need to meet the underlying legal requirements.





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Chartered Tax Advisers
Statutory Auditors