

Pension Auto-Enrolment

The Pension Regulator writes to all new employers to advise them of the responsibility to set up and pension for each or their employees.

The Pension Regulator will also ask you to nominate a contact. This can be yourself or a third party such as an Independent Financial/Pension Adviser (i.e. your Payroll Provider).

Recent rules stated that any employee from age 22 up to State Retirement Age earning approx. £192.00 per week must be enrolled on a pension scheme. If your employee does not qualify though, they are entitled to ask you for one and if they do so you must provide one.

All Personal Assistants P.A(s) employed under direct payments who meet the pension criteria should be enrolled with a Pension Provider.

The SU or their representative (DP holder) needs to:

- Chooses a Pension Provider
- Advises the Pension Regulator of the nominated contact (their Payroll Provider)
- Advise your Payroll Provider of the pension scheme reference number in order for them to process the pension payments.

Once this is done the Payroll Provider will be able to complete a Declaration of Compliance and carry out the remaining pension auto-enrolment process.

Please note:

Payroll Providers are not able to suggest which Pension Provider you should use.

There are many Pension Providers including NEST (National Employment Savings Trust) which was set up by the Government to allow all Employers access to a Pension Provider.

For information... please see attached:

- Employers Guide to Auto-Enrolment
- Information required to set up a Nest pension

If further guidance is required, please contact:

- The Pensions Regulator on 0845 600 1011
By email to customersupport@autoenrol.tpr.gov.uk or www.thepensionregulator.gov.uk
- Chosen Payroll Provider

As the Employer, if you do not comply with Pension Auto-Enrolment responsibilities this could lead to financial penalties which can start at £50 per day for people with 1-4 employees.