

Workplace pensions reform – detailed guidance

# Information to workers

Resource

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The Pensions  
Regulator

# Introduction

## It is the employer's duty to provide the right information, to the right individual, at the right time.

We have produced a table summarising the information that employers may be required to provide to workers. This resource also collects together all the different information requirements that the employer is subject to.

## The employer's duty to give information

1. One of the employer duties is to give certain information to workers. Irrespective of the category into which those individuals fall, every employer will almost certainly have an obligation to give specified information to groups of their workers within prescribed time limits.
2. **Eligible jobholders**
  - For jobholders being automatically enrolled they must be provided with information about their automatic enrolment, what it means for them and their right to opt out.
  - For eligible jobholders already members of a qualifying pension scheme they must be provided with information about the scheme.
  - For eligible jobholders subject to the transitional period for defined benefit (DB) and hybrid schemes they must be provided with information about the deferral of automatic enrolment.
3. **Non-eligible jobholders**
  - Non-eligible jobholders must be provided with information telling them about their right to opt in to an automatic enrolment scheme.
  - For non-eligible jobholders being enrolled after opting in they must be provided with information about enrolment, what it means for them, and about their right to opt out.
  - For non-eligible jobholders already members of a qualifying pension scheme with that employer they must be provided with information about their active membership.
4. **Entitled workers**

Entitled workers must be provided with information telling them about their right to join a pension scheme.
5. **All workers**

If the employer uses postponement to postpone the assessment of all their workers at their staging date, they will have to give a notice to all their workers.

## Providing the information

6. The information must be given in writing. This can include information sent by email, but not merely signposting to an internet or intranet site or displaying a poster in the workplace.
7. Someone acting on the employer's behalf, such as an independent financial adviser (IFA) or benefit consultant can send the information, but it remains the employer's responsibility to make sure it is given, on time, and is correct and complete.
8. An employer may wish to give all the information in one communication eg as part of a handbook or joining pack. This may be possible where the employer chooses to use postponement, as they are required to give a notice to each worker.
9. Where the employer is not using postponement, it may be possible to provide a generic communication where the specified information does not require individual data, eg the information to a jobholder about their right to opt in.
10. Where the information includes personal or individual data it will be necessary to tailor the information to workers individually.

## Using this resource

11. A table summarising the different information requirements, grouped by to whom the information must be sent to and showing where in the detailed guidance the detail is, is set out on pages 4-9.
12. The different information requirements are covered in different parts of the detailed guidance. The remainder of this resource brings together all the information requirements into one document.



# Summary of the information requirements

**Table 1**  
provides a summary of the information in this resource and where to get further information.

Information requirement	Given to	Exceptions to the requirement	Time limits	Detailed guidance	Template available Y/N	Template available at
Information to a jobholder with a right to opt in	Jobholder	<p>The jobholder is:</p> <ul style="list-style-type: none"> <li>• an active member of a qualifying scheme that the employer provides, or</li> <li>• has previously been an eligible jobholder who was automatically enrolled and opted out, or</li> <li>• the employer has previously applied postponement and provided the worker with any one of postponement period notices general notice A, general notice B or the tailored notice for jobholders, or</li> <li>• the non-eligible jobholder is subject to the DB/hybrid transitional period (note the transitional period can only be applied to a worker who was an eligible jobholder on the employer's first enrolment date), or</li> <li>• the employer has previously given the worker this right to opt in information.</li> </ul>	The employer must give this information by no later than one month after the right to opt in first applies to the jobholder	More information on opting in can be found in <b>Detailed guidance no 6. – Opting in, joining and contractual enrolment</b>	Y	<a href="http://www.tpr.gov.uk/docs/Template_for_Letter_2_-_non-eligible_no_postponement.doc">www.tpr.gov.uk/docs/Template_for_Letter_2_-_non-eligible_no_postponement.doc</a>

**Table 1**

provides a summary of the information in this resource and where to get further information. continued...

Information requirement	Given to	Exceptions to the requirement	Time limits	Detailed guidance	Template available Y/N	Template available at
Information to an entitled worker with a right to join	Entitled worker	<p>The entitled worker is:</p> <ul style="list-style-type: none"> <li>• an active member of a pension scheme that the employer provides, or</li> <li>• the employer has previously applied postponement and given the worker with any one of postponement period notices general notice A, general notice B or the tailored notice for entitled workers, or</li> <li>• the employer has previously given the worker this right to join information.</li> </ul>	<p>The employer must give this information by no later than one month after the right to join first applies to the entitled worker</p>	<p>More information on opting in can be found in <b>Detailed guidance no 6. – Opting in, joining and contractual enrolment</b></p>	Y	<p><a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_3_-_entitled_worker_no_postponement.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_3_-_entitled_worker_no_postponement.doc</a></p>
Information to a worker who is both a jobholder and an active member of a qualifying scheme	Jobholder	<ul style="list-style-type: none"> <li>• If the worker is both a jobholder and an active member of a qualifying scheme by virtue of automatic enrolment or opting in, this information requirement does not apply.</li> <li>• If the employer has previously applied postponement and given the worker postponement notice A, there is no need to issue this information.</li> </ul>	<p>The employer must give this information no later than two months after the employer's staging date, for a jobholder who is an active member of a qualifying scheme that the employer provides on the staging date.</p> <p>The employer must give this information no later than two months after the worker becomes both a jobholder and an active member of a qualifying scheme for the first time, after the employer's staging date.</p>	–	Y	<p><a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_4_-_workers_already_in_qualifying_pension.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_4_-_workers_already_in_qualifying_pension.doc</a></p>

**Table 1**

provides a summary of the information in this resource and where to get further information. continued...

Information requirement	Given to	Exceptions to the requirement	Time limits	Detailed guidance	Template available Y/N	Template available at
Information about postponement	All workers	None – the employer chooses to apply postponement to a worker by giving the worker the postponement notice.	<p>The employer must give the notice no later than one month after:</p> <ul style="list-style-type: none"> <li>the employer’s staging date, if they are choosing to use postponement on their staging date in respect of any workers employed on their staging date</li> <li>the first day of employment, if they are choosing to use postponement on their first day of employment in respect of any worker starting employment after the employer’s staging date.</li> <li>the date the criteria to be an eligible jobholder was met, if they are choosing to use postponement on the date the criteria to be an eligible jobholder are met.</li> <li>the date with effect from which arrangements fall to be made under the transitional period, if they are choosing to use postponement where they have applied the transitional period to the worker</li> </ul>	For more information on postponement and the different types of postponement notice see <b>Detailed guidance no. 3a – Postponement</b>	Y	<p>General notice A – <a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_6_-_postponement_-_all_workers.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_6_-_postponement_-_all_workers.doc</a> Please note that this template also includes the information to jobholders about automatic enrolment or enrolment (opt in). If the employer chooses to send this information separately they should adapt this template.</p> <p>General notice B - <a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_5_-_postponement_-_all_workers_except_existing_pension_members.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_5_-_postponement_-_all_workers_except_existing_pension_members.doc</a> Please note that this template also includes the information to jobholders about automatic enrolment or enrolment (opt in). If the employer chooses to send this information separately they should adapt this template. Tailored notice for a jobholder - <a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_2P_-_non-eligible_and_postponement.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_2P_-_non-eligible_and_postponement.doc</a> Please note this template refers to non-eligible jobholders and so will need adapting for eligible jobholders or where the employer has only identified jobholder status. This template also includes the information to jobholders about automatic enrolment or enrolment (opt in).</p> <p>Tailored notice for an entitled worker - <a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_3P_-_entitled_worker_and_postponement.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_3P_-_entitled_worker_and_postponement.doc</a></p>

**Table 1**

provides a summary of the information in this resource and where to get further information. continued...

Information requirement	Given to	Exceptions to the requirement	Time limits	Detailed guidance	Template available Y/N	Template available at
Information about the transitional period for defined benefit (DB) and hybrid pension schemes notice	Eligible jobholders	None – the employer chooses to apply the transitional period to an eligible jobholder who meets the conditions by giving the worker the postponement notice.	The employer must give the notice no later than one month after the employer's first enrolment date	More information about the transitional period for DB and hybrid pensions schemes, including the conditions that the eligible jobholder must meet and the employer's first enrolment date can be found in <b>Detailed guidance no.3b – Transitional period for DB and hybrid pension schemes</b>	Y	<a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_1T_-_eligible_jobholder_pre-existing_right_to_DB_or_Hybrid.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_1T_-_eligible_jobholder_pre-existing_right_to_DB_or_Hybrid.doc</a>
Information to jobholders about automatic enrolment or enrolment	Jobholder	None – as part of the prescribed steps for completing the automatic enrolment process it must be given to an eligible jobholder who is being automatically enrolled or a jobholder who is being enrolled following opt in	The information must be given before the end of the period of one month after the eligible jobholder automatic enrolment date (in the case of automatic enrolment) or the jobholder's enrolment date (in the case of opting in).	More information on the process of automatic enrolment can be found in <b>Detailed guidance no 5. –Automatic enrolment</b>  More information on opting in can be found in <b>Detailed guidance no 6. – Opting in, joining and contractual enrolment</b>	Y	Automatic enrolment and enrolment (adapt the template for the latter)- <a href="http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_1_-_eligible_jobholder_no_postponement.doc">www.thepensionsregulator.gov.uk/docs/Template_for_Letter_1_-_eligible_jobholder_no_postponement.doc</a>

**Table 1**

provides a summary of the information in this resource and where to get further information. continued...

Information requirement	Given to	Exceptions to the requirement	Time limits	Detailed guidance	Template available Y/N	Template available at
Information to the pension scheme about a jobholder who is being automatic enrolled or enrolled	Trustees, managers or provider of automatic enrolment scheme.	None – as part of the prescribed steps for completing the automatic enrolment process it must be given to an eligible jobholder who is being automatically enrolled or a jobholder who is being enrolled following opt in	The information must be given before the end of the period of one month after the eligible jobholder automatic enrolment date (in the case of automatic enrolment) or the jobholder's enrolment date (in the case of opting in).	More information on the process of automatic enrolment can be found in <b>Detailed guidance no 5. –Automatic enrolment</b>  More information on opting in can be found in <b>Detailed guidance no 6. – Opting in, joining and contractual enrolment</b>	N	–
The terms and conditions of the personal pension scheme into which a jobholder is being automatically enrolled or enrolled	Jobholder	Only applies if the employer has chosen to automatically enrol or enrol the jobholder into a personal pension scheme. Where a jobholder has: <ul style="list-style-type: none"> <li>• opted in and is being enrolled, and</li> <li>• is already a member of the personal pension scheme, and</li> <li>• the employer has chosen instead to make arrangement with the provider so that the jobholder becomes an active member again and</li> <li>• that the scheme is an automatic enrolment scheme</li> </ul> this requirement does not apply.	The information must be given before the end of the period of one month after the eligible jobholder automatic enrolment date (in the case of automatic enrolment) or the jobholder's enrolment date (in the case of opt in).	More information on the process of automatic enrolment can be found in <b>Detailed guidance no 5. –Automatic enrolment</b>  More information on opting in can be found in <b>Detailed guidance no 6. – Opting in, joining and contractual enrolment</b>	N	–

**Table 1**

provides a summary of the information in this resource and where to get further information. continued...

Information requirement	Given to	Exceptions to the requirement	Time limits	Detailed guidance	Template available Y/N	Template available at
Information to the pension scheme about an entitled worker who is joining	Trustees, managers or provider of pension scheme	None- part of the prescribed steps for the joining process when the employer has received a valid joining notice from an entitled worker with a right to join	No time limit	More information on opting in can be found in <b>Detailed guidance no 6. – Opting in, joining and contractual enrolment</b>	N	–

# The different information requirements

## Information on the jobholder's right to opt in

13. The employer must give jobholders information that explains their right to opt in to an automatic enrolment pension scheme. This information must be given no later than one month after the worker becomes a jobholder with a right to opt in for the first time.
14. The first time a worker is a jobholder with a right to opt in to an automatic enrolment scheme will be:
  - A. the first occasion the worker becomes a non-eligible jobholder on or after the employer's staging date, and they are not an active member of a qualifying scheme that the employer provides
  - B. the first occasion the worker becomes a jobholder (eligible or non-eligible) after they cease active membership of a qualifying scheme, for workers who were active members of a qualifying scheme that the employer provides on the employer's staging date
  - C. the first occasion the worker becomes a jobholder (eligible or non-eligible) after they cease active membership of a qualifying scheme, and for eligible jobholders who were automatically enrolled, were never previously a non-eligible jobholder prior to automatic enrolment and who have ceased active membership after the opt-out period.
15. The employer is only obliged to provide this information once, per worker, per employment. The postponement notices – general notice A, general notice B, and the tailored notice for jobholders contain prescribed information about the right to opt in. Therefore if the employer uses postponement and has given any of these notices they do not need to provide the information about opting in again.
16. The notice for the DB and hybrid transitional period also contains information about the right to opt in. So if the employer has applied the transitional period to a worker and given this notice, there is no requirement to give the information about the right to opt in separately.
17. So, the information about the right to opt in must be given to a worker on the first occasion they become a non-eligible jobholder on or after the employer's staging date unless:
  - A. they are an active member of a qualifying scheme that the employer provides, or
  - B. they have previously been an eligible jobholder who was automatically enrolled and opted out, or
  - C. the employer has previously applied postponement and provided the worker with any one of postponement notices general notice A, general notice B or the tailored notice for jobholders, or
  - D. the non-eligible jobholder is subject to the DB/hybrid transitional period (note the transitional period can only be applied to a worker who was an eligible jobholder on the employer's first enrolment date).
18. It must also be given to a jobholder who has ceased active membership of a qualifying scheme, on the first occasion they are a jobholder (eligible or non-eligible) after active membership ceased unless:
  - A. they were previously a non-eligible jobholder and received this information, or
  - B. they have previously been an eligible jobholder who was automatically enrolled and opted out, or
  - C. the employer has previously applied postponement and provided the worker with any one of postponement period notices general notice A, general notice B or the tailored notice for jobholders, or

- D. the jobholder is subject to the DB/hybrid transitional period. (Note the transitional period can only be applied to a worker who was an eligible jobholder on the employer's first enrolment date.)
19. The information that must be included in the notice is:

#### Mandatory information

- A statement that the jobholder may, by giving written notice to the employer, require the employer to make arrangements for them to become an active member of an automatic enrolment scheme and that the jobholder will be entitled to employer's contributions.
- A statement that a written notice from the worker must be signed by the worker or, if it is given by means of an electronic communication, must include a statement that the worker personally submitted the notice.
- Where to obtain further information about pensions and saving for retirement.

20. A template of this notice is available at: [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_2\\_-\\_non-eligible\\_no\\_postponement.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_2_-_non-eligible_no_postponement.doc)
21. For more information about opting in see **Detailed guidance no.6 – Opting in, joining and contractual enrolment.**

#### Information on the entitled worker's right to join

22. The employer must give entitled workers, who are not active members of a pension scheme that the employer provides, information that explains their right to join a pension scheme. This information must be given no later than one month after the worker becomes an entitled worker with a right to join for the first time.
23. The first time a worker is an entitled worker with a right to join a pension scheme will be:
- A. the first occasion the worker becomes an entitled worker on or after the employer's staging date, and they are not an active member of a pension scheme that the employer provides
  - B. the first occasion the worker becomes an entitled worker after they cease active membership of a pension scheme, for workers who were active members of a pension scheme that the employer provides on the employer's staging date

- C. the first occasion the worker becomes an entitled worker after they opt out or cease active membership of a pension scheme, and for eligible jobholders who were automatically enrolled, were never previously an entitled worker prior to automatic enrolment and who have ceased active membership or opted out.
24. The employer is only obliged to give this information once, per worker, per employment. The postponement notices – general notice A, general notice B, and the tailored notice for entitled workers contain prescribed information about the right to join. Therefore if the employer uses postponement and any of these notices they do not need to give the information about joining again.
25. So, the information about the right to join must be given to a worker on the first occasion they become an entitled worker on or after the employer's staging date unless:
- A. they are an active member of a pension scheme that the employer provides, or
  - B. the employer has previously applied postponement and provided the worker with any one of postponement period notices general notice A, general notice B or the tailored notice for entitled workers.

26. It must also be given to a worker who has ceased active membership of a pension scheme, on the first occasion they are entitled worker after active membership ceased unless:

- A. they were previously an entitled worker and received this information, or
- B. the employer has previously applied postponement and provided the worker with any one of postponement period notices general notice A, general notice B or the tailored notice for entitled workers.

27. The information that must be included in the notice is:

#### **Mandatory information**

- A statement that the worker may, where they are working or ordinarily work in the UK and are aged at least 16 and under 75, by giving written notice to the employer, require the employer to make arrangements for the worker to become an active member of a pension scheme.
- A statement that a written notice from the entitled worker must be signed by the entitled worker or, if it is given by means of an electronic communication, must include a statement that they personally submitted the notice.
- Where to obtain further information about pensions and saving for retirement.

28. A template of this notice is available at: [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_3\\_-\\_entitled\\_worker\\_no\\_postponement.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_3_-_entitled_worker_no_postponement.doc)

29. For more information about joining see **Detailed guidance no.6 – Opting in, joining and contractual enrolment.**

#### **Information on the jobholder's active membership of a qualifying pension scheme**

30. The employer must give jobholders, who on the employer's staging date are active members of a qualifying scheme that the employer provides, information about their membership. This information must be given no later than two months after the staging date.

31. The employer must also give this information to any worker who becomes both a jobholder and an active member of a qualifying scheme with that employer after the employer's staging date. This information must be given no later than two months after the worker becomes both a jobholder and an active member of a qualifying scheme for the first time.

32. The first time a worker is both a jobholder and an active member of a qualifying scheme with that employer after the staging date will be:

- A. where a worker was an entitled worker on the employer's staging date and an active member of a qualifying scheme, the first occasion they become a non-eligible or eligible jobholder
- B. the start date of employment for a jobholder who is being contractually enrolled from the start of their employment.

33. If the worker is both a jobholder and an active member of a qualifying scheme by virtue of automatic enrolment or opting in, this information requirement does not apply. This exception applies both on the employer's staging date or on the date they first become a jobholder and an active member.

34. The employer is only obliged to give this information once, per worker, per employment. The general notice A postponement notice contains prescribed information about existing active membership of a qualifying scheme. Therefore if the employer uses postponement and this notice they do not need to give the information about the active membership again.

35. The information that must be included in the notice is:

#### **Mandatory information the employer must give to a jobholder who is an active member of a qualifying scheme**

- Confirmation that the jobholder is an active member of a qualifying scheme.
- A statement that if the jobholder, on a date, ceases to be an active member of a qualifying scheme (without the jobholder ceasing to be employed by the employer), by reason of something other than an action or omission by the jobholder, the employer must make arrangements by which the jobholder becomes an active member of an automatic enrolment scheme with effect from the day following that date.
- Where to obtain further information about pensions and saving for retirement.

36. A template of this notice is available at:  
[www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_4\\_-\\_workers\\_already\\_in\\_qualifying\\_pension.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_4_-_workers_already_in_qualifying_pension.doc)

### Information to workers about postponement

37. An employer exercises the choice to use postponement in relation to a worker by issuing that worker with a notice.

38. The postponement notice tells a worker:

- that automatic enrolment has been postponed
- the deferral date, and
- that on the deferral date, if they meet the criteria to be an eligible jobholder, they will be automatically enrolled.

39. In addition there are varying levels of detail included about some of the other information requirements an employer is required to fulfil in respect of a worker, such as:

- the requirement to tell a jobholder about their right to opt in to an automatic enrolment scheme
- the requirement to tell an entitled worker about their right to join a pension scheme
- the requirement to tell a jobholder who is an active member of a qualifying scheme about the scheme.

40. There are four levels of information that an employer can choose to include in their postponement notice. We have grouped these four levels of information into four types of postponement notice:

- **General notice A** – contains the information that must be provided to all the different categories of worker. General notice A is issued to any worker irrespective of worker category and whether or not they are a member of a qualifying scheme with that employer.
- **General notice B** – the same as general notice A but excluding the information for jobholders who are active members of a qualifying scheme with that employer. General notice B is only issued to a worker or workers who are not active members of a qualifying scheme with that employer.
- **Tailored notice for a jobholder** – contains information specific to a jobholder who is not an active member of a qualifying scheme with that employer.
- **Tailored notice for an entitled worker** – contains information specific to an entitled worker who is not an active member of a qualifying scheme with that employer.

41. An employer can choose which of these types of postponement notices to issue, except when using postponement at the date the criteria to be an eligible jobholder are met. In this instance, there is no choice available and the employer must issue the tailored notice for a jobholder.

42. Regardless of which type of postponement notice the employer uses, the notice must be given no later than one month after:

- the employer's staging date, if they are choosing to use postponement on their staging date in respect of any workers employed on their staging date
- the first day of employment, if they are choosing to use postponement on the first day of employment in respect of any worker starting employment after the employer's staging date.

43. Where the employer is using postponement on the date the criteria to be an eligible jobholder are met, they must issue the tailored notice for a jobholder no later than one month after the date the criteria to be an eligible jobholder was met.

44. Where the employer is using postponement where they have applied the transitional period, the employer must issue the postponement notice no later than one month after the date with effect from which arrangements fall to be made under the transitional period.

45. The information that must be included in the notice is:

<b>Mandatory information to be included in the different types of postponement notices</b>	<b>General notice A</b>	<b>General notice B</b>	<b>Tailored notice (jobholder)</b>	<b>Tailored notice (entitled worker)</b>
A statement that the employer has deferred automatic enrolment until the deferral date.	✓	✓	✓	✓
The deferral date.	✓	✓	✓	✓
A statement that the employer will automatically enrol the worker into an automatic enrolment scheme if, on the deferral date, the worker is aged 22 or more but less than state pension age and earnings of more than the earnings trigger for automatic enrolment are payable to the worker.	✓	✓	✓	✓
The amount of the earnings trigger for automatic enrolment.	✓	✓	✓	✓
A statement that, by giving a written notice to the employer, the worker, may: A. where they earn more than the lower level of qualifying earnings and are a jobholder and not an active member of a qualifying scheme, opt in to an automatic enrolment scheme and that the jobholder will be entitled to employer's contributions B. where they are not a jobholder, (for the sole reason that they earn no more than the lower level of qualifying earnings), and are not a member of a pension scheme, require the employer to make arrangements for the worker to become an active member of such a pension scheme.	✓	✓	X	X
The lower level of qualifying earnings.	✓	✓	X	X
A statement that a written notice from the worker must be signed by the worker or, if it is given by means of an electronic communication, must include a statement that the worker personally submitted the notice.	✓	✓	✓	✓
A statement that where the worker is a jobholder and an active member of a qualifying scheme and, on a date, ceases to be such a member (without the jobholder ceasing to be employed by the employer) by reason of something other than an action or omission by the jobholder, the employer must make arrangements by which the jobholder becomes an active member of an automatic enrolment scheme with effect from the day following that date	✓	X	X	X
Where to obtain further information about pensions and saving for retirement. Workers can go to <a href="http://www.direct.gov.uk/workplacepension">www.direct.gov.uk/workplacepension</a> for more information on pensions and saving for retirement.	✓	✓	✓	✓
A statement that the jobholder may, by giving written notice to the employer, require the employer to make arrangements for the jobholder to become an active member of an automatic enrolment scheme and that the jobholder will be entitled to employer's contributions.	X	X	✓	X
A statement that the worker may, by giving written notice to the employer, require the employer to make arrangements for the worker to become an active member of a pension scheme.	X	X	X	✓

46. Templates for each of the postponement notices are available on our website:

- General notice A – [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_6\\_-\\_postponement\\_-\\_all\\_workers.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_6_-_postponement_-_all_workers.doc) Please note that this template also includes the information to jobholders about automatic enrolment or enrolment (opt in) (See 6 below). If the employer chooses to send this information separately they should adapt this template.
- General notice B – [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_5\\_-\\_postponement\\_-\\_all\\_workers\\_except\\_existing\\_pension\\_members.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_5_-_postponement_-_all_workers_except_existing_pension_members.doc) Please note that this template also includes the information to jobholders about automatic enrolment or enrolment (opt in) (See 6 below). If the employer chooses to send this information separately they should adapt this template.
- Tailored notice for a jobholder – [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_2P\\_-\\_non-eligible\\_and\\_postponement.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_2P_-_non-eligible_and_postponement.doc) Please note this template refers to non-eligible jobholders and so will need adapting for eligible jobholders or where the employer has only identified jobholder status. This template also includes also includes the information to jobholders about automatic enrolment or enrolment (opt in).
- Tailored notice for an entitled worker – [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_3P\\_-\\_entitled\\_worker\\_and\\_postponement.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_3P_-_entitled_worker_and_postponement.doc)

47. For more information about postponement including the deferral date and the different types of postponement notices see **Detailed guidance no.3a – Postponement**.

### **Give eligible jobholders information about the transitional period for DB and hybrid pension schemes**

48. The transitional period for DB and hybrid pension schemes allows the employer to choose to delay automatic enrolment. This is only applicable to employers who provide a DB or hybrid pension scheme and can only be used in respect of eligible jobholders who meet certain conditions.

49. The way the employer exercises their choice is to give a notice to the eligible jobholder who meets the conditions.

50. An employer must issue the notice no later than one month after the employer's first enrolment date

51. An employer's first enrolment date is the date that they first have an eligible jobholder. This will either be:

- A. their staging date, if the assessment of their workers on this date identifies at least one eligible jobholder, or
- B. the automatic enrolment date of the first eligible jobholder identified after the staging date.

52. The information that must be included in the notice is:

### **Mandatory information to be included in the notice for the transitional period for DB and hybrid pension schemes**

- A statement that the employer intends to defer automatic enrolment in respect of that jobholder until the end of the transitional period for defined benefit and hybrid schemes.
- A statement that the jobholder may, by giving written notice to the employer, require the employer to make arrangements for the jobholder to become an active member of an automatic enrolment scheme and that the employer will make contributions.
- A statement that a written notice from the worker must be signed by the worker or, if it is given by means of an electronic communication, must include a statement that the worker personally submitted the notice.
- A statement where further information about pensions and saving for retirement may be obtained.

53. A template of this notice is available at: [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_1T\\_-\\_eligible\\_jobholder\\_pre-existing\\_right\\_to\\_DB\\_or\\_Hybrid.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_1T_-_eligible_jobholder_pre-existing_right_to_DB_or_Hybrid.doc)
54. For more information about the transitional period for DB and hybrid pension schemes including the conditions that the eligible jobholder must meet see **Detailed guidance no.3b – Transitional period for DB and hybrid pension schemes.**

### Give information to jobholders about automatic enrolment or enrolment

55. The employer must give eligible jobholders who are being automatically enrolled information about automatic enrolment and their right to opt out.
56. The employer must also give the same information to jobholders who are being enrolled after they opted in to an automatic enrolment scheme.
57. This is part of the prescribed steps for completing automatic enrolment.
58. The information must be given no later than one month after the eligible jobholder's automatic enrolment date (in the case of automatic enrolment) or the jobholder's enrolment date (in the case of opt in).
59. The information that must be given is:

#### Mandatory enrolment information

##### About being automatically enrolled/enrolled\*

- A statement that the eligible jobholder has been, or will be, automatically enrolled into a pension scheme to help save for the eligible jobholder's retirement.\*\*
- The eligible jobholder's automatic enrolment date\*\*\*
- The name, address, telephone number and electronic contact details of the pension scheme of which the eligible jobholder is, or will be, an active member.

#### Mandatory enrolment information

- The value of any contributions payable to the pension scheme by the employer and the eligible jobholder in any applicable pay reference period. The value can be shown as a fixed amount or a percentage of any qualifying earnings or pensionable pay due to the eligible jobholder in any pay reference period.
- If the pension scheme chosen for automatic enrolment is a defined contribution (DC) occupational pension scheme or personal pension scheme, a statement advising the jobholder of the phased increase in contributions as part of the introduction of the reform. A statement that any contributions payable to the scheme by the eligible jobholder have been, or will be, deducted from any qualifying earnings or pensionable pay due to the eligible jobholder.

- Confirmation as to whether tax relief will be given through relief at source or relief under net pay arrangements.
- A statement that if the eligible jobholder, on a date, ceases to be an active member of the pension scheme (without the eligible jobholder ceasing to be employed by the employer), by reason of something other than an action or omission by the eligible jobholder, the employer must make arrangements by which the eligible jobholder becomes an active member of an automatic enrolment scheme with effect from the day following that date.

#### About the eligible jobholder's right to opt out and opt back in

- A statement that the eligible jobholder has the right to opt out of the pension scheme during the opt-out period.
- If the start and end of the opt-out period are known by the employer: the start and end date of the opt-out period for the eligible jobholder.
- If the start and end of the opt-out period are not known by the employer: a statement that the opt-out period is to be determined in accordance with regulation 9(2) or (3) of the Occupational and Personal Pensions Schemes (Automatic Enrolment) Regulations 2010:
- The source from which the opt-out notice may be obtained.

- A statement that opting out means that the eligible jobholder will be treated for all purposes as not having become an active member of the pension scheme on that occasion.
- A statement that after a valid opt-out notice is given to the employer, any contributions paid by the eligible jobholder will be refunded to the eligible jobholder by the employer.
- A statement that where the eligible jobholder opts out, the eligible jobholder may then choose to opt in, in which case the employer will be required to arrange for that eligible jobholder to become an active member of an automatic enrolment pension scheme once in any 12-month period.
- A statement that a written notice from the worker must be signed by the worker or, if it is given by means of an electronic communication, must include a statement that the worker personally submitted the notice.

### Mandatory enrolment information

- A statement that after the opt-out period, the eligible jobholder may cease to make contributions towards their pension scheme in accordance with the scheme rules.
- A statement that an eligible jobholder who opts out or ceases active membership will normally be automatically re-enrolled into an automatic enrolment pension scheme by the employer, in accordance with section 5 of the Pensions Act 2008.

### About where to find more information

- Where to obtain further information about pensions and saving for retirement.

\* If sending this information to a jobholder who is opting in, replace all references to 'eligible jobholder' with 'jobholder'

\*\* If sending this information to a jobholder who is opting in, replace with: 'A statement that the jobholder has been, or will be, enrolled into a pension scheme to help save for the jobholder's retirement.'

\*\*\* If sending this information to a jobholder who is opting in, replace with: 'The jobholder's enrolment date.'

60. Templates for each of the postponement notices are available on our website:

- Enrolment information for an eligible jobholder who is being automatically enrolled – [www.thepensionsregulator.gov.uk/docs/Template\\_for\\_Letter\\_1\\_-\\_eligible\\_jobholder\\_no\\_postponement.doc](http://www.thepensionsregulator.gov.uk/docs/Template_for_Letter_1_-_eligible_jobholder_no_postponement.doc)
- This template should be adapted for enrolment information for a jobholder who has opted in

61. For more information about automatic enrolment see **Detailed guidance no. 5 – Automatic enrolment.**

62. For more information about opting in see **Detailed guidance no. 6 – Opting in, joining and contractual enrolment.**

### Give information to the pension scheme about a jobholder who is being automatically enrolled or enrolled

63. As part of the prescribed process for completing automatic enrolment or enrolment, the employer must give certain personal information about the eligible jobholder who is being automatically enrolled or the jobholder who is being enrolled to the pension scheme trustees, managers or pension scheme provider.

64. The information must be given no later than one month after the eligible jobholder's automatic enrolment date (in the case of automatic enrolment) or the jobholder's enrolment date (in the case of opt in).

65. The information that must be given is:

#### Information to the pension scheme about the jobholder

- name
- sex
- date of birth
- automatic enrolment date
- postal residential address
- National Insurance number (NINO) – if the employer does not have the jobholder's NINO, they can provide it to the pension scheme at a later date. This must be within one month of the employer receiving it.

Employers should also provide the following information, unless the pension scheme does not require it. The eligible jobholder's:

- postal work address
- work email address (if one exists)
- personal email address (if the employer holds this information)
- gross earnings in any pay reference period
- the value of any contributions payable to the pension scheme by the employer and the eligible jobholder in any pay reference period (where this information is available to the employer. The value can be shown as a fixed amount or a percentage of any qualifying earnings or pensionable pay due to the eligible jobholder).

#### Give jobholders the terms and conditions of the personal pension scheme into which they are being automatically enrolled or enrolled

66. This is only applicable where the pension scheme the employer is using for the automatic enrolment of an eligible jobholder or the enrolment following opt in by a jobholder is a personal pension scheme (but see paragraph 77 below).

67. Where this is the case, the employer must make arrangements with the provider of the pension scheme so that the eligible jobholder (in the case of automatic enrolment) or jobholder (in the case of opting in) is given the terms and conditions of the contract they are being entered into to become an active member of the pension scheme.

68. Whilst in practice the provider may issue the terms and conditions, it remains the employer's responsibility under the law to make arrangements for this to happen.

69. The information must be given no later than one month after the eligible jobholder's automatic enrolment date (in the case of automatic enrolment) or the jobholder's enrolment date (in the case of opting in).

70. The information that must be given is:

#### Terms and conditions of the contract between the pension scheme provider and the eligible jobholder

The terms and conditions that the agreement must contain as a minimum are to:

- explain the purpose of the personal pension scheme
- specify the services to be provided by the personal pension scheme provider
- specify the value of any contributions payable by the eligible jobholder, where this information is available to the pension scheme provider
- specify the charges payable to the pension scheme provider
- in the absence of a choice made by the eligible jobholder, explain the investment strategy adopted by the pension scheme provider for the contributions made by the eligible jobholder and employer.

71. Please note if the jobholder who is opting in is already a member (either deferred or pensioner) of a personal pension scheme with that employer, and the employer wants to use that scheme to fulfil their enrolment duty, they may arrange with the pension scheme provider for the jobholder to become an active member of that scheme again. And that the scheme itself is able to be used for automatic enrolment.

72. If the employer chooses to do this, there is no requirement to make arrangements for the terms and conditions to be given. This is because the employer and the provider are reactivating existing agreements.

73. For more information see **Detailed guidance no 6. – Opting in, joining and contractual enrolment.**

### **Give information to the pension scheme about an entitled worker who is joining**

74. On receipt of a valid joining notice from an entitled worker, the employer must provide certain personal information about the entitled worker who has asked to join a pension scheme to the pension scheme trustees, managers or pension scheme provider of the scheme they have chosen.

75. The information that must be given is:

#### **Information to the scheme about the entitled worker who is joining**

- name
- sex
- date of birth
- postal residential address
- National Insurance number (NINO) – if the NINO is not available to the employer, the employer must provide it to the scheme within one month of receiving it.

The employer must also provide the following information, unless the scheme does not require it. The entitled worker's:

- postal work address
- work email address (if there is one)
- personal email address (if the employer holds this information)
- gross earnings in any pay reference period (if the employer holds this information)
- the value of any contributions payable to the scheme by the employer and the entitled worker in any pay reference period (where this information is available to the employer. The value can be shown as a fixed amount or a percentage rate of any qualifying earnings or pensionable pay due to the entitled worker).

## How to contact us

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[www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)  
[www.trusteetoolkit.com](http://www.trusteetoolkit.com)

Workplace pensions reform – resource

### **Information to workers**

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