

Workplace pensions reform – detailed guidance

The different types of worker

Resource



The diagram overleaf provides a quick reference to the different categories of worker and the basic criteria for each category. The size of the components is not indicative. **Detailed guidance no. 1 – Employer duties and defining the workforce** has more information.

February 2012 v2.0

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Workers

- Work under a contract of employment (an employee)
- OR**
- Have a contract to perform work or services personally and are not undertaking the work as part of their own business.

Entitled workers

- Aged 16-74
- Working in UK
- Earning below £5,035

Have a right to join

Jobholders

Eligible jobholders

- Aged 22-SPA
- Working in UK
- Earning above £7,475

Must be automatically enrolled

Non-eligible jobholders

- Aged 16-21 or SPA-74
- Working in UK
- Earning above £7,475

OR

- Aged 16-74
- Working in UK
- Earning above £5,035 but below £7,475

Have a right to opt in

Key:

£5,035 Lower earnings level for qualifying earnings*

£7,475 Earnings trigger for automatic enrolment*

SPA State pension age

*These figures will change and are illustrative only. On 15 December 2011, the Department for Work and Pensions published a consultation on the amount of the lower level of qualifying earnings and the amount for the earnings trigger for automatic enrolment for the 2012-2013 tax year.

How to contact us

PO Box 16314
Birmingham
B23 3JP

T 0845 600 1011
F 0845 606 9970
E customersupport@autoenrol.tpr.gov.uk

www.thepensionsregulator.gov.uk
www.trusteetoolkit.com

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