

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.

The tables on pages 4 to 6 summarise the information that employers may be required to provide to workers. The following paragraphs (1 to 12) are taken from **Detailed guidance no. 2 – Getting ready** and, together with the table, provide an easy-to-use resource.

Providing the information

1. One of the employer duties is to provide certain information to workers. Irrespective of the category into which those individuals fall, every employer will almost certainly have an obligation to provide certain, specified information to groups of their workers within prescribed time limits.
2. **Entitled workers**
Information telling them about their right to join a pension scheme.
3. **Non-eligible jobholders**
Information telling them about their right to opt into an automatic enrolment scheme.
4. **Eligible jobholders**
 - For those being automatically enrolled: information about automatic enrolment and what it means for them, and about their right to opt out.
 - For those already members of a qualifying pension scheme with that employer: information about the scheme.
 - For those subject to the transitional period for defined benefit (DB) and hybrid schemes: information about the deferral of automatic enrolment.
5. If the employer uses postponement to postpone the assessment of all their workers at their staging date, they will have to issue a notice to all their workers.
6. The information must be provided in writing. This can include information sent by email, but does not include 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 or benefit consultant can send the information, but it remains the employer's responsibility to make sure it is provided, on time, and is correct and complete.
8. An employer may wish to provide 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 issue 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. However, it is the employer's duty to provide the right information, to the right individual, at the right time. The onus is not on the individual to figure out what type of worker they are and what rights they should have. An employer will need to ensure that a worker gets the right information for them, eg the right information about opting in or joining a pension scheme for the correct category of worker.
11. Where the information includes personal or individual data it will be necessary to communicate with workers individually.
12. The table overleaf lists all the different information requirements, grouped by who the information must be sent to and showing where in the guidance the detail can be found.



Information to workers

The information an employer must provide to whom, in what circumstance and within what time frame

Information to:	Summary of information requirement	Time limits	Where to find the details of the requirement
Trustees, managers or provider or automatic enrolment scheme	Information about the eligible jobholder for the purposes of establishing membership as part of the automatic enrolment process	The employer must have provided this information by no later than one month after the eligible jobholder's automatic enrolment date	Information to the scheme about the eligible jobholder – paragraphs 12-18 of Detailed guidance no. 5 – Automatic enrolment
	Information about the jobholder for the purposes of establishing membership as part of the enrolment process for a jobholder opting in		
Trustees, managers or provider of pension scheme	Information for the purposes of establishing membership as part of an entitled worker joining a pension scheme	No time limit	Entitled worker information for joining a pension scheme – paragraphs 68-71 of Detailed guidance no. 6 – Opting in, joining and contractual enrolment
Workers, regardless of category, where the employer is using postponement at their staging date or the worker's first day of employment	Information about the postponement including the deferral date. The employer has the choice of four different options for the postponement notice	The employer must have provided this information by no later than one month after the employer's staging date or the worker's first day of employment, as appropriate	The different types of notices – paragraphs 23-38 of Detailed guidance no. 3a – Postponement
Eligible jobholder for whom the employer is using postponement at the first date that they meet the criteria to be an eligible jobholder	Information about the postponement including the deferral date. The employer must use the tailored notice for a jobholder for the postponement notice	The employer must have provided this information by no later than one month after the date the worker first met the criteria to be an eligible jobholder	The tailored notice – table 3 of Detailed guidance no. 3a – Postponement
Eligible jobholder	Information telling the eligible jobholder: <ul style="list-style-type: none"> that they have been, or will be, automatically enrolled and what this means to them of their right to opt out and their right to opt back in, and a statement about where to find further information about pensions and saving for retirement Part of the automatic enrolment process	The employer must have provided this information by no later than one month after the eligible jobholder's automatic enrolment date	Enrolment information to the eligible jobholder – paragraphs 19-23 of Detailed guidance no. 5 – Automatic enrolment

Information to workers

The information an employer must provide to whom, in what circumstance and within what time frame continued...

Information to:	Summary of information requirement	Time limits	Where to find the details of the requirement
Eligible jobholder, where the automatic enrolment scheme is a personal pension scheme	The terms and conditions of the agreement to be entered into between the provider and the eligible jobholder to be an active member of a personal pension scheme. Part of the automatic enrolment process where the automatic enrolment scheme is a personal pension scheme	The employer must have ensured that this information is provided no later than one month after the eligible jobholder's automatic enrolment date	Mandatory information to be included in the contract – paragraph 41 of Detailed guidance no. 5 – Automatic enrolment
Eligible jobholder who is already a member of a qualifying scheme on the automatic enrolment date	Information telling eligible jobholders who are already members of a qualifying scheme on their automatic enrolment date about their pension scheme	Within two months of the eligible jobholder's automatic enrolment date	If automatic enrolment is not triggered because the eligible jobholder is already a member of a qualifying scheme – paragraphs 50-54 of Detailed guidance no. 3c – Having completed the assessment
Eligible jobholder for whom the employer is using the transitional period for DB and hybrid pension schemes	A notification to the eligible jobholder that the employer is choosing to use the transitional period for DB and hybrid schemes	The employer must have provided this information by no later than one month after the first enrolment date	Applying the transitional period – paragraphs 25-30 of Detailed guidance no. 3b – Transitional period for DB and hybrid schemes
Non-eligible jobholder where the employer is: a) using postponement but using the tailored notice option for the postponement notice, or b) not using postponement	Information telling the non-eligible jobholder about: <ul style="list-style-type: none"> • opting in to an automatic enrolment scheme, and • what this means for them ** <p>**unless the employer is using postponement in which case they will have to send a notification to the non-eligible jobholder</p>	The employer must have provided this information by no later than one month after the right to opt in first applying to the non-eligible jobholder (the date the worker meets the criteria for being a non-eligible jobholder for the first time)	Where the employer is using postponement: The tailored notice – paragraphs 34-38 of Detailed guidance no. 3a – Postponement Where the employer is not using postponement: Information to non-eligible jobholders about opting in – paragraphs 24-32 of Detailed guidance no. 3c – Having completed the assessment

Information to workers

The information an employer must provide to whom, in what circumstance and within what time frame continued...

Information to:	Summary of information requirement	Time limits	Where to find the details of the requirement
Jobholder	<p>Information telling the jobholder who has given an opt-in notice:</p> <ul style="list-style-type: none"> that they have been, or will be, enrolled and what this means for them of their right to opt out and their right to opt back in, and a statement about where to find further information about pensions and saving for retirement <p>Part of the enrolment process for a jobholder opting in</p>	The employer must have provided this information by no later than one month after the jobholder's enrolment date	Enrolment information to the non-eligible jobholder – paragraphs 19-23 of Detailed guidance no. 5 – Automatic enrolment
Jobholder, where the automatic enrolment scheme is a personal pension scheme	<p>The terms and conditions of the agreement to be entered into between the provider and the jobholder to be an active member of a personal pension scheme</p> <p>Part of the enrolment process for a jobholder opting in where the automatic enrolment scheme is a personal pension scheme</p>	The employer must have ensured that this information is provided by no later than one month after the jobholder's enrolment date	Mandatory information to be included in the contract – paragraph 41 of Detailed guidance no. 5 – Automatic enrolment
<p>Entitled worker where the employer is:</p> <p>a) using postponement but using the tailored notice option for the postponement notice</p> <p>b) not using postponement</p>	<p>This information tells the entitled worker about:</p> <ul style="list-style-type: none"> joining a pension scheme, and what this means for them ** <p>**unless the employer is using postponement in which case they will have to send a notification to the entitled worker</p>	The employer must have provided this information by no later than one month after the right to join applying to the entitled worker (the date the worker meets the criteria for being an entitled worker for the first time)	<p>Where the employer is using postponement:</p> <p>The tailored notice – paragraphs 34-38 of Detailed guidance no. 3a – Postponement</p> <p>Where the employer is not using postponement:</p> <p>Information to entitled workers about joining a pension scheme – paragraphs 36-49 of Detailed guidance no. 3c – Having completed the assessment</p>

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