

The government has set up the National Employment Savings Trust (NEST) for employers that wish to use it for automatic enrolment.

Other pension schemes are also available. For more information go to: www.tpr.gov.uk/ae-pension



3. Work out who to put into a pension scheme

You must do this on your staging date.

On your staging date, you must work out how much each member of staff earns and how old they are.

We have more information and a useful tool on our website which will help you work out who to put into a pension scheme on your staging date.

You should use this information in order to complete your declaration of compliance.

Go to: www.tpr.gov.uk/pension-options



4. Write to your staff

You must do this within 6 weeks after your staging date.

It is your legal duty to write to all your staff individually to explain how automatic enrolment applies to them.

We have letter templates for you to use.

Go to: www.tpr.gov.uk/inform-staff



5. Declare your compliance

You must do this within 5 months after your staging date.

You can start your declaration of compliance at any time

but you must complete it by your declaration deadline.

Your declaration is an online form for you to tell us how you have met your legal duties.

Even if someone else has helped you with your duties and may even be completing the declaration for you, it is your legal duty to make sure that the declaration is completed on time and the information entered is correct. If not you may be subject to fines.

Go to: www.tpr.gov.uk/declare-online

Ongoing duties

Once you have completed your declaration of compliance you still have ongoing duties towards your staff.

These include:

- paying money into their pension scheme
- dealing with requests to join and leave the pension scheme
- monitoring the ages and earnings of your staff
- keeping accurate records of what you have done.

For more information on these tasks go to:

www.tpr.gov.uk/continue-tasks

Every three years you'll need to put staff back into your pension scheme if they have left it, and if they meet the criteria to be put into a pension scheme. This is known as automatic re-enrolment. We will write to you nearer the time to explain what you need to do and by when. Please ensure you keep your contact details up to date to make sure we write to the correct person. To do this please go to: www.tpr.gov.uk/nominate

Section 2

I am an employer who doesn't have to provide a pension scheme now but still has duties



- 1. Confirm who to contact**
You should do this now.



- 2. Check that nothing has changed**
Use our Duties Checker around 3 months before your staging date.



- 3. What to do on your staging date**



- 4. Declare your compliance**
Do this within 5 months after your staging date.



1. Confirm who to contact

You should do this now. This step will take around 5 minutes.

If you haven't already done so, you should now confirm who the employer / owner / most senior person in the company is as they are responsible for making sure the legal duties are met.

They will be sent letters to keep them up to date with the tasks they need to complete and by when.

If someone else is helping with the tasks (such as an accountant, a financial adviser or a member of staff), you should give us their details, including their email address, as the 'additional contact'. We will then send them a series of emails to give additional help and guidance with the tasks. If no 'additional contact' information is provided, these emails will be sent to the 'employer contact'.

Confirm who to contact by going to:

www.tpr.gov.uk/elect



2. Check that nothing has changed

3 months before your staging date you should check to see if any of your staff's age and/or earnings have changed as you may now need to put them into a pension scheme. You should use our **Duties Checker** to do this (see page 3).

If you have taken on new staff you may now also have someone to put into a pension scheme.

To check this, go to: www.tpr.gov.uk/check

You can also choose to complete your duties early to give you peace of mind that you've met them on time. To do this you must bring your staging date forward. You can pick a date that suits you and you can complete your declaration of compliance at the same time.



3. What to do on your staging date

Assessing your staff

On your staging date, you must work out how much each member of staff earns and how old they are. This is because you may need to put them into a pension scheme if their age and/or earnings have changed.

We have more information and a useful tool on our website which will help you work out what you need to do.

You should use this information in order to complete your declaration of compliance.

Go to: www.tpr.gov.uk/on-sd

Write to your staff

You must do this within six weeks after your staging date.

You will need to write to your staff to tell them how automatic enrolment applies to them, even if you don't have anyone to put in a pension scheme.

We have a letter template for you to use.

Go to: www.tpr.gov.uk/notify-staff



4. Declare your compliance

You must do this within 5 months after your staging date.

You must complete your declaration of compliance by your declaration deadline. This is an online form for you to tell us how you have met your legal duties.

It is your legal duty to make sure that the declaration is completed on time and the information entered is correct, even if you have no staff to put into a pension scheme or someone else has helped you with your duties.

If you do not complete your declaration you may be subject to fines. To complete your declaration go to: **www.tpr.gov.uk/doc-online**

Ongoing duties

Once you have completed your declaration of compliance you still have ongoing duties towards your staff.

These include:

- dealing with requests to join and leave the pension scheme
- monitoring the ages and earnings of your staff
- keeping accurate records of what you have done.

For more information on these tasks go to: **www.tpr.gov.uk/continued-tasks**

Every three years you'll need to put staff back into your pension scheme if they have left it, and if they meet the criteria to be put into a pension scheme. This is known as automatic re-enrolment. We will write to you nearer the time to explain what you need to do and by when. Please ensure you keep your contact details up to date to make sure we write to the correct person. To do this please go to: **www.tpr.gov.uk/nominate**

How to contact us

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www.thepensionsregulator.gov.uk

This guide is designed to assist employers in complying with their duties. This guide 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. The Pensions Regulator 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.

The essential guide to automatic enrolment – information for employers

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