

Automatic enrolment

Your six month checkpoint

The law on workplace pensions has changed. All employers are required to automatically enrol certain workers into a pension scheme and make contributions to that scheme.

By six months before your deadline ('staging date') you should have:

- checked which workers might need to be automatically enrolled into a pension scheme
- chosen a pension scheme and confirmed that the pension provider will accept all your workers
- ensured that your payroll system supports automatic enrolment, and
- started to make your workers aware of automatic enrolment.

If you haven't completed these steps six months before your staging date you should start immediately. Once your staging date arrives you must:

- enrol workers into your chosen pension scheme
- make contributions to that scheme
- keep records, and
- complete your declaration of compliance (registration) with The Pensions Regulator.

If you fail to automatically enrol your workers into a pension scheme you could face fines of up to £2,500 per day for employers with 50-249 people in their PAYE scheme, or up to £10,000 if you have more than 250 people.

Act now to make sure this doesn't happen to you.

To find out more about automatic enrolment and your pension duties speak to a pension provider, a financial adviser or your payroll provider.

For more information and to confirm your staging date, visit www.tpr.gov.uk/planner.

The Pensions
Regulator