



**The  
Pensions  
Regulator**

Making workplace pensions work

**Information  
for  
employers**

# **The essential guide to re-enrolment and re-declaration**



# A guide to ensure you meet your re-enrolment and re-declaration duties every three years

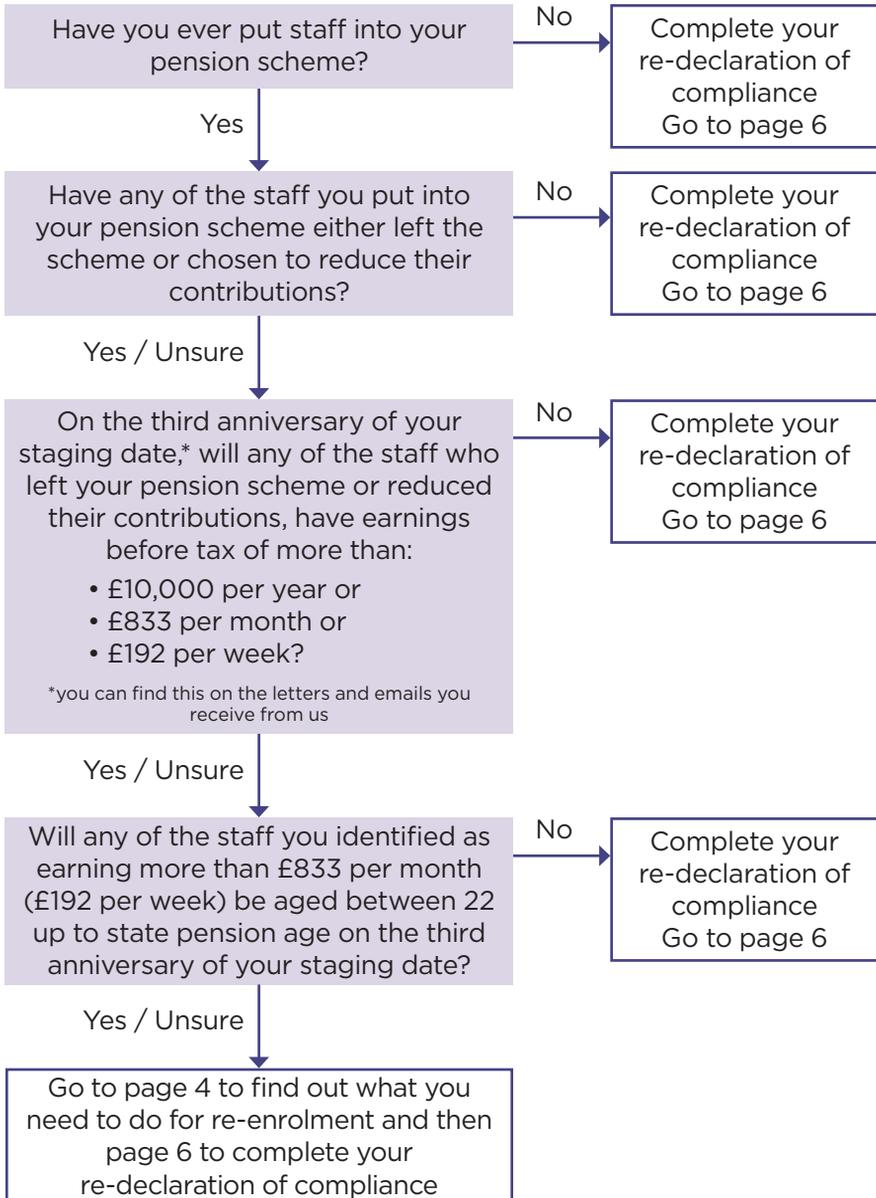
Every three years you must put certain members of staff back into an automatic enrolment pension scheme and tell us that you've done it. This is called re-enrolment and re-declaration.

This essential guide explains how you can prepare for re-enrolment and re-declaration and will help you understand your duties. What you need to do will depend on whether you have staff to put back into a pension scheme or not.

Answer the questions on page 3 to find out what you need to do to meet your legal duties.

**Re-enrolment and re-declaration are part of your legal duties and if you don't act you could be fined.**

# Find out what you need to do



## Stage 1: Re-enrolment



### Step 1 – Check that you have staff to put back into your pension scheme

#### Assess your staff

You should do this on the third anniversary of your staging date. This is known as your re-enrolment date.

You only need to assess staff who have left your pension scheme or have reduced their contributions.

Any staff who are:

- aged between 22 and state pension age
- **and** earn over £10,000 a year, or £833 a month, or £192 a week

must be put into your pension scheme and you must both pay into it.

More information on this can be found in ‘Detailed guidance no. 1 – Employer duties and defining the workforce’. Go to: [www.tpr.gov.uk/detailedguidance](http://www.tpr.gov.uk/detailedguidance)

**If you have worked out you don’t have any staff to put back into your pension scheme, you still need to complete your re-declaration of compliance. Go to page 6 to find out what to do.**

Please note: postponement cannot be used for re-enrolment.

#### Put staff back into your pension scheme

You should do this within six weeks of the third anniversary of your staging date.

Having worked out who you need to put into a pension scheme that is suitable for automatic enrolment, you must then do so and start paying into it.

If any of your staff choose to leave your pension scheme (opt out) within one month of being put back in, you need to stop taking money out of their pay and arrange a full refund of what has been paid to date. This must happen within one month of their request.

## Already past the third anniversary of your staging date?

We recommend that you use the third anniversary of your automatic enrolment staging date as your re-enrolment date. However, you can choose an alternative date if, for example, you have already passed the third anniversary of your staging date.

You can do this up to three months after the third anniversary of your staging date. You can use our re-enrolment date tool to see your available dates: [www.tpr.gov.uk/reenrol-dates](http://www.tpr.gov.uk/reenrol-dates)

If you choose an alternative re-enrolment date, you should put staff back into your pension scheme within six weeks of this date.

You don't need to tell us your chosen date until you complete your re-declaration of compliance.

**Important: your re-declaration deadline doesn't change if you choose a different day to the third anniversary of your staging date, on which to assess your staff. This means you must complete your re-declaration of compliance within five months of the third anniversary of your staging date, regardless of which day you choose.**



### Step 2 – Write to staff you have put back into your pension scheme

You must do this within six weeks of the third anniversary of your staging date or the alternative date you have chosen to assess your staff.

It is your legal duty to write to each member of staff you have put back into your pension scheme. Your pension provider may do this for you or you can amend our example letter template.

To use our example letter template, go to:  
[www.tpr.gov.uk/reenrol-letter](http://www.tpr.gov.uk/reenrol-letter)

You do not have to write to staff that are not being put back into your pension scheme.

## Stage 2: Re-declaration



### Complete and submit your re-declaration of compliance.

You must do this within five months of the third anniversary of your staging date.

Completing and submitting your re-declaration of compliance is a legal duty to show how you have fulfilled your employer duties for re-enrolment.

You must complete your re-declaration even if you don't have any staff to put back into your pension scheme.

You can start your re-declaration at any time after you have re-enrolled staff, or as soon as you work out you have no staff to put into your pension scheme.

### Re-declaration deadline date

You must complete and submit your re-declaration of compliance within five months of the third anniversary of your automatic enrolment staging date. Your re-declaration deadline does not change even if you have chosen a later date to assess your staff.

Your re-declaration deadline will be confirmed to you on communications you receive from us regarding re-enrolment and re-declaration.

We recommend that you don't leave your re-declaration until the last day to complete as some information may take time to prepare.

If someone is helping you with some of your re-enrolment duties, you need to make sure you know who will be completing the re-declaration. If someone completes it for you, it is still your legal duty to make sure that it is completed correctly and it is submitted on time.

Failure to complete your re-declaration could result in you being fined.

To start your re-declaration now go to:  
[www.tpr.gov.uk/reenrol-redec](http://www.tpr.gov.uk/reenrol-redec)

## Ongoing duties after re-enrolment

Each time you pay your staff you should carry out the following ongoing duties:

- monitor the age and earnings of your staff to see if you need to put any of them into a pension scheme. You don't need to do this for staff you have put into your pension scheme and who have chosen to leave the scheme, as you will assess them at your next re-enrolment
- pay money into a pension scheme if you have put staff into it.

For more information about your ongoing duties, please go to:  
**[www.tpr.gov.uk/reenrol-ongoing](http://www.tpr.gov.uk/reenrol-ongoing)**

## Keep your contact details up to date

So we can send you letters and emails in the future, you should make sure the contact details we hold for you and your organisation are always up to date.

It's important we have the correct information for the owner or most senior person in the organisation as well as details of anyone who might be helping complete any tasks.

To check or update your contact details please go to:  
**[www.tpr.gov.uk/reenrol-contact](http://www.tpr.gov.uk/reenrol-contact)**

How to contact us  
PO Box 332  
Darlington  
DL1 9PS

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

This guidance is designed to assist employers in complying with their duties. This guidance 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 re-enrolment and re-declaration**

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