

## Employer Pension Guide

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### Automatic enrolment - workplace pension duties

Under the Pensions Act 2008, every employer in the UK must put certain staff into a workplace pension scheme and contribute towards it. This is called 'automatic enrolment'. If you employ at least one person you are an employer and you have certain legal duties.

### Who must be enrolled

You must enrol and make an employer's contribution for all staff who:

- are aged between 22 and the State Pension age
- earn at least £10,000 a year
- normally work in the UK (this includes people who are based in the UK but travel abroad for work)

If staff become eligible because of a change in their age or earnings, they will be put into your pension scheme and they will be written to within 6 weeks of the day they meet the criteria.

### How much you must pay

You must pay at least 3% of your employee's 'qualifying earnings' into your staff's pension scheme.

Contributions will be deducted from your staff's pay each month. You'll need to pay these into your chosen pension scheme by the 22nd day (19th if you pay by cheque) of the next month.

You must pay your contributions for each employee by the date you've agreed with your provider every time the payroll us run. You must backdate any missed payments.

**You may be fined if you pay late or do not pay the minimum contribution for each member of staff.**

### Re-enrolment and re-declaration

Every 3 years after your first member of staff starts working for you, staff will be re-enrolled into your pension scheme if they:

- left your pension scheme more than 12 months before your re-enrolment date
- are still in your pension scheme but pay below the minimum contributions level

If staff left your pension scheme 12 months or less before your next re-enrolment date, you can choose to re-enrol them on that date or wait until the next re-enrolment date in three years, if they're still eligible.

Eligible staff will be written to within 6 weeks after your re-enrolment date to tell them they have been put them back into your pension scheme.

A re-declaration of compliance must be completed every time you carry out your re-enrolment duties, even if staff were not re-enrolled.