

## Your 33 new Employer Responsibilities with Auto Enrolment.....

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Now	Nominate a point of contact	
	Find out your staging date	
	Decide whether to adopt postponement of initial staging date	
	And if so, over what time period and for whom	
	Decide whether to adopt postponement of assessment and automatic enrolment of employees in to your pension scheme	
	Comply with postponement communications – advance communications on top of those required at the time of auto enrolment	
	Identify exact number of workers	
Before Staging Date	Classify workers into four categories (Eligible, Non-Eligible, Entitled and other)	
	Review any existing pension arrangements to see if they could be used or adapted for auto enrolment	
	Choose a pension provider or providers	
	Choose which type of pension scheme to use	
	Provide designated communications to eligible jobholders within prescribed time limits	
	Provide designated communications to non-eligible jobholders within prescribed time limits	
	Provide designated communications to entitled workers within prescribed time limits	
	Select the earnings definition (for Defined Contribution) – this duty may be multiplied many times for schemes with multiple categories	
	Choose a default investment	
After Staging Date	Auto enrol eligible employees	
	Deduct contributions from pay as appropriate	
	Pay contributions on behalf of eligible employees	
	Have a process for opt outs	
	Keep auditable records	
	Report to The Pensions Regulator	
	Make repayments to employees if deductions have already been processed to employees who opt out	
	Stop future deductions	
	Re-enrol opted out employees every 3 years	
	Accept applications from non-eligible employees opting in	
	Deduct contributions from pay as appropriate	
	Pay contributions on behalf of non-eligible employees	
	Accept applications from entitled workers opting in	
	Deduct contributions from pay for entitled workers opting in	
	Register with The Pensions Regulator	
	Provide information (as frequently as contributions are payable) to each pension provider	
Re-assess workers at each pay period and repeat the above		