

# A guide to: Pensions – Auto Enrolment

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# Contents

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<b><u>Introduction</u></b>	<b><u>3</u></b>
<b><u>Contributions</u></b>	<b><u>4</u></b>
<b><u>Staging Dates</u></b>	<b><u>4</u></b>
<b><u>Key Terms</u></b>	<b><u>5</u></b>
<b><u>What MAMUT can do</u></b>	<b><u>6</u></b>
<b><u>How can we help?</u></b>	<b><u>7</u></b>
<b><u>The Pensions Regulator</u></b>	<b><u>7</u></b>
<b><u>Worker Categories</u></b>	<b><u>8</u></b>
<b><u>Flowchart: How to categorise your employees</u></b>	<b><u>9</u></b>
<b><u>Communications</u></b>	<b><u>10</u></b>
<b><u>Helpful Steps</u></b>	<b><u>11</u></b>
<b><u>MAMUT Settings</u></b>	<b><u>12</u></b>
<b><u>Postponement</u></b>	<b><u>16</u></b>
<b><u>Employer FAQs</u></b>	<b><u>17</u></b>
<b><u>Employee FAQs</u></b>	<b><u>18</u></b>
<b><u>Useful Links</u></b>	<b><u>19</u></b>

# Introduction

Welcome to our Auto Enrolment: Workplace Pension introductory guide, which will explain some detail behind the changes to pensions in the UK, known as **Auto Enrolment**. This booklet covers many aspects of auto enrolment but may not cover every circumstance.

A new law means that over the next number of years every employer must automatically enrol workers into a workplace pension scheme if they:

- Are aged between 22 and State Pension Age
- Earn more than £9,440 a year (2013/14 limit, this amount will change)
- Work in the UK

**You can start by taking a look at this helpful government website:**

[www.gov.uk/workplace-pensions](http://www.gov.uk/workplace-pensions)

Every company will be required to offer employees the chance to join a pension scheme, which both the **employee** and **employer** will contribute in to.

Don't panic! When auto enrolment comes into affect depends on the number of employees in your company, so it could be some time off yet. See the 'Staging Dates' section of this guide.

Every company must have a pension in place, into which employees will automatically be enrolled by the employer. This could be a new pension or an existing pension as long as this pension 'qualifies', meaning the employee and employer contributions match or exceed the minimum contributions (detailed in the 'Contributions' section of this guide) and also that no restrictions are placed on membership.

If a company does not have a qualifying pension scheme then it **must** introduce one.

There are a number of schemes being made available, which are likely to offer different pros and cons for both employee and employer.

Employers will have responsibility for ensuring they have a compliant pension scheme in place and that the correct employees and employers contributions are paid into the scheme.

The average life span has increased and people are living for longer. The changes to pensions are because the current state pension will just not be enough and it's trying to encourage people to save for their retirement.

# Contributions

By contributions, this means the amount both the **employee** and **employer** will contribute to the employee's pension pot. For many companies this may involve an increased cost for each employee enrolled into the pension. Below is the proposed contribution period (This may still change):

**	Employer	Employee	Employee Tax Relief++	Minimum Contributions
<b>Up to Oct 2017</b>	1%	0.8%	0.2%	2%
<b>From 1<sup>st</sup> Oct 2017</b>	2%	2.4%	0.6%	5%
<b>From 1<sup>st</sup> Oct 2018</b>	3%	4%	1%	8%

\*\*These percentages and dates could be subject to change.

++ If the employee pays income tax, the government will add money to the pension in the form of tax relief.

The tax relief will be shown differently depending on the pension type being used – either a 'Net Pay Agreement' (NPA) or a 'Relief at Source' (RAS). If running an 'NPA' pension, the employee will see a 1% reduction on their payslip. Running a 'RAS' pension, the employee will see the 0.8% on the payslip and the 0.2% tax relief is added by the government.

Note that these contributions are based on the bare minimum **employer** contributions, so that as long as the 'Minimum Contributions' are met, the contributions being taken are enough. For example, the minimum employer contribution up to October 2017 is 1% and the minimum total contributions are 2%, this means the employer can choose to contribute the whole 2% and the employee to contribute 0%.

All the help you'll need to understand tax relief with pensions:

[www.nidirect.gov.uk/workplace-pensions-and-tax-relief](http://www.nidirect.gov.uk/workplace-pensions-and-tax-relief)

## Staging Dates

When auto enrolment starts for the company is determined by the size of the largest PAYE scheme on the **1<sup>st</sup> April 2012**. A helpful link to find out your staging date can be found below:

The Pension Regulator Staging Date Calculator:

<http://www.thepensionsregulator.gov.uk/employers/what-is-my-staging-date.aspx>

When working out the number of people in the company, please note that this may include employees who are no longer employed by the company and those employees that are only being paid a pension. You can also choose to move your staging date to an earlier date but you cannot move it to a later one.

A pension scheme can be setup for employees at any time.  
You do not have to wait until auto enrolment is introduced.

# Key Terms

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**Workplace Pensions:** This is the term used to describe the changes to pensions, where employers will automatically enrol eligible jobholders into a pension scheme.

**Auto Enrolment:** This is where employees can be automatically enrolled into a pension scheme. This is the pension scheme setup for your retirement that's arranged by the employer. Both the employee and employer can contribute, though the employer must contribute for it to qualify as an auto enrolment pension scheme.

**Staging Date:** The staging date is the date by which companies should start enrolling those eligible into a qualifying pension scheme.

**Postponement:** Employers can postpone their staging date but only under certain circumstances. Postponement reduces the risk of difficult pro-rated calculations and problems relating to refunding of contributions due to people opting out in a different tax year to the one in which deductions were made. MAMUT will automatically postpone employees.

**Qualifying Earnings:** These are earnings used to identify if an employee is an eligible or non-eligible jobholder and the level of pension contributions. This includes: basic pay, wages, salary, bonuses, overtime, commission and any maternity/paternity/adoption/sick pay.

**Contributions:** This is what both the employee and employer will contribute into the employees' pension pot.

**Opt Out:** Employees who qualify for auto enrolment or who have been automatically enrolled can choose to opt out if they wish. Employees have a 6 week window after being auto-enrolled where they can opt-out. If they do so in this time then any employees and employers contributions deducted are refunded.

**Opt In:** Certain employees, who don't earn enough to be automatically enrolled, but do have qualifying earnings greater than the lower limit, can choose to opt in to the pension unless they are already an active member of a qualifying pension scheme.

**The Pensions Regulator:** They are the UK regulator of work-based pensions. They are responsible for auditing companies ensuring that employers are compliant with auto enrolment.

**NEST:** The National Employment Savings Trust is a pension provider available to all employers who want to use them. They offer a pension scheme designed for automatic enrolment that any UK employer can use to meet their new workplace pension duties, no matter what the size of the organisation.

**Tax Relief:** As shown in the ‘Contributions’ section earlier in this guide, with auto enrolment pensions, if the employee pays income tax, the government will add money to the pension in the form of tax relief. The tax relief will be shown differently depending on the pension type being used – either a ‘**Net Pay Agreement**’ or a ‘**Relief at Source**’.

**Net Pay Agreement:** Using a Net Pay Agreement pension the employee will see the whole deduction amount on their payslip, meaning the employee will see a 1% deduction on their payslip.

**Relief at Source:** A Relief at Source pension means the employee will see the smaller deduction on the payslip and an amount of tax relief is added by the government, meaning the employee will see the 0.8% on the payslip and the 0.2% tax relief is added by the government.

## What MAMUT can do

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A number of options are available in MAMUT to handle workplace pensions. However, because of the nature of how these pensions work, a number of processes you may need to do are handled outside MAMUT.

### Provide Letters

MAMUT will provide pension communications for you to send to your employees, so that you can fulfil your auto enrolment duties, including sending letters to employees on staging and when they enrol into the pension scheme.

### Assess Employees

If your pension provider isn’t assessing your employees then MAMUT can perform the assessment for you. This is a completely automated process, if your employee is eligible then MAMUT will either postpone or automatically enrol the employee into the pension scheme and start taking pension deductions.

### Postponement

MAMUT will automatically postpone pension contributions for auto enrolment pension schemes to avoid any complicated pro rata calculations. Depending on how often the employee is paid (monthly/weekly/two weekly etc), pension contributions won’t start to be deducted until the required postponement period is over.

### Communications

See the ‘Communications’ section of this guide for more information.

# How can we help?

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The software will help you manage and monitor employees, inform pension providers and print/send letters regarding auto enrolment. We would advise you to make sure that you seek sound and helpful advice from your pension provider.

Unfortunately Auto Enrolment isn't always going to be easy and implementing auto enrolment may be complicated, but rest assured, we will be doing everything we can in our payroll software to help you understand and run auto enrolment pensions.

Visit our website for future changes, updates and information about Auto Enrolment:

[www.qtac.co.uk](http://www.qtac.co.uk)

Our software will help make your payroll process as seamless and automated as possible whilst minimizing the additional administration required to manage Auto Enrolment.

## The Pensions Regulator

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Find out more about The Pensions Regulator:

[www.tpr.gov.uk](http://www.tpr.gov.uk)

The Pensions Regulator is overseeing the implementation of auto enrolment workplace pensions. They have been setup to educate relevant groups in the legal requirements of auto enrolment and also to enforce compliance.

Employers **MUST** register with the Pensions Regulator to confirm the company is complying with the changes to pensions. The deadline for registering is **4 months** after the company staging date.

Employers will need to provide a number of details when registering with The Pensions Regulator, such as:

- Employer details – Name, Address, Email and all PAYE reference numbers
- Details of the pension scheme(s) being used – Scheme name, Address, Employer Pension Scheme Reference (EPSR), Pension Scheme Registry number (if you have one)
- The number of workers employed on the staging date (or on the last day of any postponement periods)
- Number of eligible jobholders automatically enrolled into the pension scheme

**Employers may receive penalties/fines for late registration.**

# Worker Categories

Remember not **ALL** employees will need to be enrolled into a pension, only those that qualify. The following list details the different categories of worker (employees) and if they qualify.

If they qualify then they should be given the chance to join the pension scheme.

## **Worker**

An employee or someone who has a contract to perform work or services personally, that is not undertaking the work as part of their own business.

## **Jobholder**

A worker who:

- is aged between 16 and 74
- is working or normally works under contract in the UK
- has qualifying earnings.

## **Entitled Worker**

A worker who:

- is aged between 16 and 74
- is working or normally works in the UK under contract
- does not have qualifying earnings.

## **Non-eligible Job Holder**

A jobholder who is:

- aged between 16 and 21 or State Pension Age
- has qualifying earnings above the earnings trigger for automatic enrolment
- **or**
- is aged between 16 and 74
- has qualifying earnings below the earnings trigger for auto enrolment.

## **Eligible Jobholder**

A jobholder who:

- is aged between 22 and State Pension Age
- has qualifying earnings above the earnings trigger for automatic enrolment.



## Workplace Pension – Auto Enrolment Flowchart: How to categorise your employees

You can use this flowchart to answer questions on your employee, which will tell you what type of 'Worker' they are and what you need to do for them regarding auto enrolment pensions

### QUESTION 1

Is this an Employee?  
OR  
Someone who has a contract to perform work or services personally, that is not undertaking the work as part of their own business?

NO

NO Automatic Enrolment Duty



YES

**'Worker'**

This person is classed as a worker.  
Proceed to Question 2.

### QUESTION 2

Does the Employee have 'Qualifying Earnings'?

NO

### QUESTION 2a

Are they aged between 16 and 74  
AND  
Normally work in the UK under contract?

NO

NO Automatic Enrolment Duty



YES

YES

**'Entitled Worker'**

This person is classed as an Entitled Worker.

**Can choose to Opt IN to a pension scheme**

This means they can choose to opt IN to a pension scheme but it doesn't have to be a qualifying auto enrolment pension scheme, this can be any type of pension.

### QUESTION 3

Are they aged between 16 and 74  
AND  
Normally work in the UK under contract?

NO

NO Automatic Enrolment Duty



YES

**'Jobholder'**

This person is classed as a Jobholder.  
Proceed to Question 4.

### QUESTION 4

Is the Jobholder aged between 22 and State Pension Age?

NO

**'Non-eligible Jobholder'**

This person is classed as a Non-eligible Jobholder.

**Can choose to Opt IN to a pension scheme**

This means they can choose to opt IN to a qualifying auto enrolment pension scheme.

YES

### QUESTION 5

Are the employees earnings greater than the Auto Enrolment Trigger?

NO

YES

**'Eligible Jobholder'**

This person is classed as an Eligible Jobholder.



**Auto Enrol into Pension Scheme**

You should auto enrol them into the pension scheme. They can choose to opt OUT.

# Communications

The introduction of workplace pensions might seem like a headache but there is help out there. Companies will need to look into which pension provider to use when offering a workplace pension scheme, as each will have their own positives and negatives. You should research into pension providers and what they can offer you and seek advice from your independent financial advisor.

MAMUT will provide communications/link with 2 pension providers: **NEST** and **NOW Pensions**. You can produce reports from MAMUT that you can use to inform these two pension providers but our export feature will also allow you to export and send files to other providers as well.

## NEST



NEST, the National Employment Savings Trust, has been created as part of the government's pension reforms to help employers meet their new duties. NEST is just one of the options available to employers that can look after auto enrolment pensions.

Any company, regardless of how big or small can use NEST as their pension provider.

For more information on NEST visit:

[www.nestpensions.org.uk](http://www.nestpensions.org.uk)

## NOW Pensions



NOW Pensions are another pension provider that MAMUT links with. This Danish firm has over 45 years of experience with pensions and like NEST, they will provide pensions to any company no matter of the size.

For more information on NOW visit:

[www.nowpensions.com/](http://www.nowpensions.com/)

## Other providers

If you're planning on or are already using other pension providers, then you can also produce and export reports from MAMUT to send to your provider. MAMUT's export feature should link with most pension providers.

More details on this export feature will be made available in the future.

# Helpful Steps

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## What you need to do now

**1: Point of Contact** - Nominate someone in your organization as a point of contact, someone who will be in charge of the transition into auto enrolment and your continued handling of it.

**2: Confirm Staging Date** - You will need to confirm your company staging date and start working towards this date. You may not know your staging date, so you can use an online staging date calculator. The Pension Regulator Staging Date Calculator:

<http://www.thepensionsregulator.gov.uk/employers/what-is-my-staging-date.aspx>

## What you need to do between now and staging

**3: Assess your workforce/Run a pre staging date assessment** - Look into your employees and assess those that will be auto enrolled, this will help you understand what's to come. We will be providing a function to do this in our software in the near future.

**4: Select a pension provider/Review your existing pension schemes** - You will need to research into and select a pension scheme that is right for both you and your employees. MAMUT will provide a link with 3 different pension providers: NEST, NOW Pensions and The Peoples Pension. If you have an existing pension scheme then speak with your pension provider – remember the existing scheme must meet the requirements of an auto enrolment workplace pension.

**5: Inform your workforce** - Keep your employees informed of the changes, so that they are aware of what will be happening and when. Remember that not all employees will be enrolled into the pension scheme, only those who qualify.

## What you need to do at staging

**6: Enrol any eligible jobholders** – Anyone who qualifies for the pension scheme should be enrolled. They can of course choose to opt out if they choose.

**7: Register with 'The Pensions Regulator'** – Employers MUST register to confirm they have complied. The deadline is 4 months after the company staging date.

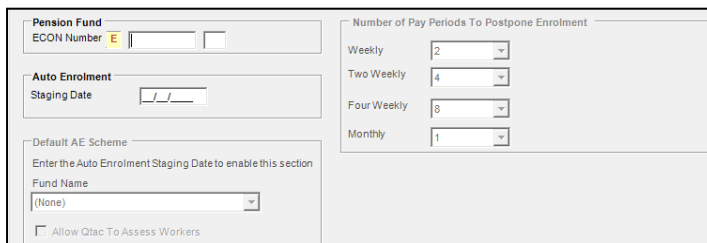
**8: Continue monitoring employees to enrol and contribute to workers pensions** – You will have to pay the contributions to your pension scheme provider, and provide them with details of contributions being made for each employee.

# MAMUT Settings

This section covers the options, settings and new features in MAMUT regarding auto enrolment.

## Company Pension Settings

The details below can be found in: 'Company' > 'Company Maintenance' > 'Pensions'



### Pension Fund - ECON Number

If the company operates a company pension scheme, enter the employer's ECON number. This ECON number is usually given by the Pension provider.

### Staging Date

The Staging Date assigned to you by The Pensions Regulator. To find out your Staging Date visit The Pensions Regulator website: [www.thepensionsregulator.gov.uk/employers/tools/staging-date.aspx](http://www.thepensionsregulator.gov.uk/employers/tools/staging-date.aspx)

### Allow MAMUT to Assess Workers

Should you want MAMUT to perform the assessment for all employees on the payroll, tick this box.

### Fund Name

Displays all pensions that you have set up and indicated are Auto Enrolment schemes. It defines which of your Auto Enrolment schemes that you want to be the default scheme for employees. Upon saving you will have the chance to set up this pension for any employee who does not currently have an Auto Enrolment scheme.

### Number of Pay Periods to Postpone Enrolment:

MAMUT has been designed to always postpone workers on:

- Auto Enrolment staging.
- New starter joining the company.
- Employee becoming eligible for Auto Enrolment.

We do this to try to reduce the complexity for the employer, enabling them to avoid complicated pro-rated calculations of the Auto Enrolment pension contributions.

# Pension Scheme Settings

Pension 1  
Pension 2  
Pension NON C/OUT

**Pension Details**

Fund Name Pension NON C/OUT

Scheme Reference

Beneficiary (None) Add New

GIL Code (None)

☐ Employer pays Employee's NI Rebate

**Pension Contributions**

Employee 0.00 % Employer 0.00 %

**Pension Type**

☒ Not Contracted out, Personal or Stakeholder scheme

☐ SCON (Contracted Out Salary Related, COSR)

**Auto Enrolment**

☐ Auto Enrolment Scheme ☐ Qualifying Scheme

☐ Self Certified ☐ Occupational Pension ☒ Personal Pension

**Tax Relief Operation**

☒ Relief at Source

The government tax relief is applied by the pension provider after contributions have been made.

☐ Net Pay Arrangement

The employee receives tax relief through taking the pension contribution from Taxable Gross Pay before PAYE is calculated.

**Calculation Options**

☐ Maximum Contribution Enabled 0

☐ Calculate Employee contributions on earnings between the Lower and Upper Qualifying Earnings Limits

☐ Calculate Employer contributions on earnings between the Lower and Upper Qualifying Earnings Limits

**Calculation Type**

	Gross Less Basic Rate Tax	Calculate between...		
		LEL and UAP	LEL and UEL	Above LEL
Employee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The details below can be found in: 'Company' > 'Pensions...'

**Auto Enrolment Scheme:** Tick this box if the pension scheme entered meets all of the criteria to be a Qualifying Scheme used for Auto Enrolment.

**Qualifying Scheme:** If the pension scheme qualifies for use as a workplace pension.

**Relief at Source:** Tax relief for the pension is obtained by the pension provider. Please note that in this scenario MAMUT will reduce the employee's contribution, example: If you enter an employee contribution percentage of 1%, MAMUT will calculate an employee contribution of 0.8% and display this on the employee's payslip. The 0.2% contribution will be included when the pension provider receives the contribution.

**Net Pay Arrangement:** The tax relief is received through the pay calculation by reducing the taxable gross pay by the employee's pension contribution i.e. tax is calculated after the employee's pension has been deducted from gross pay.

**Maximum Contribution Enabled:** Some pension providers will limit the total amount of contributions that can annually be paid into a pension fund. If so, this field can be used to set this maximum amount. MAMUT will not allow any contributions to be calculated once past this limit.

**Using the Qualifying Earnings Band for Pensionable Pay:** Some pensions may define pensionable pay as the earnings between the lower and upper qualifying earnings thresholds. If this is the case then check either or both of the employee and employer checkboxes.

# Employee Pension Settings

The details below can be found in: 'Employee' > 'Employee Maintenance' > 'AE Pension'

**Fund Name:** Any Auto Enrolment Scheme that has been defined in the company will appear in this drop down box. Select the Auto Enrolment scheme that you would like to use for this employee. Note, the default Auto Enrolment scheme will be automatically populated when creating a new employee and if the employee should be auto-enrolled but has no pension.

**Scheme Ref:** The reference for this employee pension scheme.

**Employee / Employer %:** If selected then the **Value** is a percentage amount; if left blank, then the **Value** is a numeric amount.

**Employee Additional Voluntary Contributions (AVC):** Use if the employee decides that they would like to make additional contributions into their pension fund.

**IMPORTANT!** If you have indicated that MAMUT should perform the assessment, then all employee auto-enrolment schemes should be set up in advance. We have processes in place that should enable you to do this with very little effort. Once set up these pensions will not be active until the employee is eligible and auto-enrolment is triggered.

**Opt In Received:** If the employee is a Non Eligible Jobholder but wishes to enrol into the employers Auto Enrolment scheme, then they will provide the employer with an Opt In request. Enter the date that this request was received.

**Opt Out Date:** The employee will have a six week window (new from April 2014) where they can opt out of the Auto Enrolment scheme. If they opt out within that time then enter the date that the employee opted out; MAMUT will then refund any employee and employer contributions in the next pay run.

## Employee Pension Settings Continued...

The details below can be found in: 'Employee' > 'Employee Maintenance' > 'AE Pension'

**Pension End Date:** If an employee wants to cease contributions into their Auto Enrolment pension scheme and the six week opt out window has passed, then you must enter the date that they indicated they want to cease contributions here. Any contributions made by the employee and employer will not be refunded and will remain in the 'pension pot'.

**Opt Out Reference:** Some pension providers may issue an opt-out reference if an employee opts out and in some cases they require this reference when you communicate the final contributions for the employee. If you have been provided with an opt-out reference then you should enter it.

**Postponement End Date:** You will be provided a selection of postponement end dates, the default selection will be that which you configured in Company Maintenance.

**AE Brought Forward section:** If you have just started using MAMUT, but this company has already staged, then the 'AE Brought Forward' section needs to be completed for each

**Employee already paying into Auto Enrolment pension scheme:** Check this flag if the employee already pays into an Auto Enrolment scheme. This will prevent postponement occurring in the first payment to the employee, which should not occur!

**Employee has paid into Qualifying Scheme before staging date:** If the employee paid into a qualifying scheme prior to staging and at any point was an eligible jobholder, then it is important that this checkbox is selected. In this scenario, if the employee opts out of the pension, then they should be immediately enrolled back into an Auto Enrolment scheme!

### Postponement End Date

If the employee's enrolment has been postponed and they are still within this postponement period, then provide the last day of the postponement period.

### Date Employee Last Opted Out

If the employee has opted out of an Auto Enrolment scheme, then provide this date.

**Date Employee Ceased AE Contributions** – If the employee decided to end payments into their pension scheme, then provide the date when contributions stopped.

# Postponement

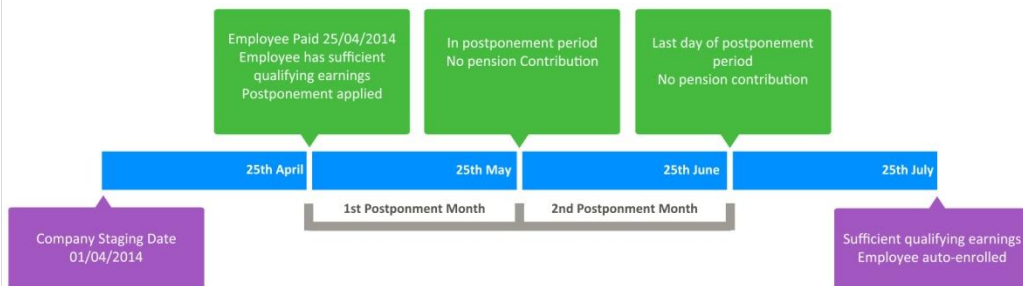
You can postpone the start of auto enrolment for an employee for a defined number of periods (depending on the employee's pay frequency) none of which are longer than 3 months, ensuring that you remain compliant with Auto Enrolment legislation.

## **An Example of Monthly Postponement on Staging:**

- A company stages on the 1<sup>st</sup> April 2014. The payslip date for their monthly employees is the 25<sup>th</sup> of each month.
- On the first pay day after the staging date (25<sup>th</sup> April) the employee has sufficient Qualifying Earnings i.e. the amount of Qualifying Earnings is greater than the Auto Enrolment trigger threshold.
- The user has configured that MAMUT should postpone for 2 months from the payslip date, hence a 2 month postponement period is activated.
- On the 25<sup>th</sup> May the employee is at the end of the first month of postponement; they are not assessed.
- The 25<sup>th</sup> June is the last day of the postponement period, thus there is no assessment and no pension contribution due in this period.
- On the 25<sup>th</sup> July the employee is no longer in a postponement period and their earnings are once more assessed. They have sufficient Qualifying Earnings to be eligible for Auto Enrolment and therefore are auto-enrolled into the companies Auto Enrolment scheme.

## **The Overall Outcome of Selecting a 2 month Postponement in MAMUT**

You can see from the example that, although 2 month postponement has been selected in Company Maintenance, because the postponement period starts from the day after the pay day that they are assessed, effectively they are not enrolled into an Auto Enrolment scheme for 3 months, but it has been engineered by MAMUT that the postponement will always be no more than 3 months ensuring that you are compliant with Auto Enrolment legislation.





# Employer FAQ's

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## **Q: What's changing?**

A: Pension Legislation in the UK is to undergo the biggest change for generations. This legislation will affect **ALL** employers over the next few years. Both the employee and employer can make a contribution into the pension, though the employer is legally required to make a minimum contribution.

## **Q: Why is this being introduced?**

A: People are living longer and not enough people are saving for retirement or are not saving enough. Auto enrolment pensions are being introduced so workers can save for their retirement whilst they earn.

## **Q: When does this come into place?**

A: That depends on the size of your company. You will have a staging date dependant on the size of your company. The largest employees will have an earlier staging date, whilst the smaller employee will have later staging dates. See the '**Staging Dates**' section earlier in this manual.

## **Q: What if I have an existing pension scheme?**

A: You must check with your existing pension provider that it is a qualifying scheme. Any existing scheme must qualify, meaning that the contributions paid by both the employee and employer (or any benefits) at least match the minimum contributions specified for auto enrolment.

## **Q: Who would be automatically enrolled into the pension scheme?**

A: Employers will automatically enrol workers who:

- Are not already in a qualifying pension scheme
- Are aged 22 or over
- Are under State Pension age
- Earn more than £9,440 a year (this figure is reviewed every year) and work or normally work in the UK.

## **Q: What pension contributions do I need to make?**

A: See the '**Contributions**' section earlier in this manual

## **Q: When do I have to pay these contributions?**

A: It depends on the pension scheme, but contributions would normally be required to be paid to the pension provider at least every month. Talk with your pension provider about this.

**Q: Do I have to register with The Pensions Regulator?**

A: Yes, employers **MUST** register with The Pension Regulator to confirm they have complied with auto enrolment. See the 'Pensions Regulator' section of this guide for more info.

**Q: What should I do now?**

A: If you run your own payroll 'in-house' then decide which pension provider you will use. MAMUT are intending to provide interfaces to NEST and NOW Pensions. More details will be provided in our next auto enrolment pension guide.

If your payroll is run by an agent, find out if the agent will be providing any Auto Enrolment Pension services.

**Q: What shouldn't I do?**

A: Encourage anyone to opt out of the pension scheme or base your recruitment process around people willing to opt out.

**Q: Who can I speak to for help?**

A: Speak with your Pension Provider first if you have one. You can also seek advice from The Pensions Regulator. You can also speak to us for some help though we can't by law give out pension advice.

## Employee FAQ's

**Q: Do I have to start paying into a pension?**

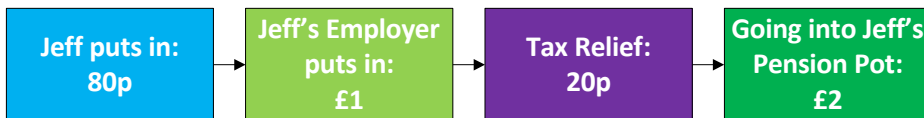
A: No. You can choose to opt out if you want. It's your decision.

**Q: Why is this being introduced?**

A: People are living longer and not enough people are saving for retirement or are not saving enough. Auto enrolment pensions are being introduced so workers can save for their retirement whilst they earn.

**Q: What does this mean for me?**

A: The easiest way to explain what's happening would be using an example:



**Q: Will I be automatically enrolled?**

A: You can find out by going to: [www.gov.uk/auto-enrolled-into-workplace-pension](http://www.gov.uk/auto-enrolled-into-workplace-pension)

**Q: What if I'm self employed or run my own company?**

A: If you are self employed or the sole director of your own company and have no employees, then you have no duties under Auto Enrolment legislation.

# Useful Links

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## **The Pensions Regulator**

[www.tpr.gov.uk](http://www.tpr.gov.uk)

## **The Pension Regulator Staging Date Calculator**

<http://www.thepensionsregulator.gov.uk/employers/what-is-my-staging-date.aspx>

## **Register online with The Pensions Regulator**

[www.autoenrol.tpr.gov.uk](http://www.autoenrol.tpr.gov.uk)

## **Helpful Government Website for Employees and Auto Enrolment**

[www.gov.uk/workplace-pensions](http://www.gov.uk/workplace-pensions)

## **Money Advice Service Pension Contribution Calculator**

[www.moneyadviceservice.org.uk/en/tools/workplace-pension-contribution-calculator](http://www.moneyadviceservice.org.uk/en/tools/workplace-pension-contribution-calculator)

## **State Pension Age Calculator**

[www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

## **Will I be auto enrolled into a workplace pension?**

[www.gov.uk/auto-enrolled-into-workplace-pension](http://www.gov.uk/auto-enrolled-into-workplace-pension)

## **Tax Relief on Workplace Pensions**

[www.nidirect.gov.uk/workplace-pensions-and-tax-relief](http://www.nidirect.gov.uk/workplace-pensions-and-tax-relief)

## **QTAC Website**

[www.qtac.co.uk](http://www.qtac.co.uk)



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Additional material and information referenced from ‘**The Pensions Regulator**’.  
[www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

The information contained in this guide is correct as of date of publishing. Some of the information may become inaccurate over time, for example because of changes to the law. For the latest information visit our website.



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