



SG CORPORATE SERVICES

Workplace Pensions and Employee Benefits

“ WE STRONGLY RECOMMEND THAT THE EMPLOYER COMMUNICATES THE UPCOMING RE-ENROLMENT TO THOSE EMPLOYEES IMPACTED ”

What is Re-enrolment?

Every 3 years an employer is required to use re-enrolment to put eligible jobholders back into its automatic enrolment scheme.

Since you set up your workplace pension, you may have had employees who opted out, left the scheme, stopped contributions or chose to pay less than the auto-enrolment minimum contribution amounts.

Under legislation, you have a duty to re-enrol eligible employees back into your workplace pension every 3 years.

WHAT DO I NEED TO DO AS AN EMPLOYER?

1. Choose a re-enrolment date

You can choose any date within a six-month window as your re-enrolment date. This window starts three months before and ends three months after the third anniversary of your staging date. For example, if your staging date was 1 June 2014, your six-month window will run from 1 March 2017 to 31 August 2017.

2. Reassess your workforce

You only need to reassess employees who were previously auto-enrolled, but have since:

- Opted out
- Left the pension scheme
- Stopped contributions
- Chosen to pay less than the auto-enrolment minimum contribution amounts



TOP TIP:

It's a good idea to have a look at the data you hold for your employees and complete any housekeeping exercises in advance. This will help make sure you're re-enrolling the correct employees, and not missing anyone who should be included.

3. You should then consider

The employer's duty to re-enrol is optional where an eligible jobholder:

- Opted out or ceased active membership of a qualifying scheme within 12 months of the re-enrolment date
 - Has given or received notice to end their employment
 - Has existing pension savings with tax protected status – primary, enhanced individual or fixed protection
 - Is a company director holding a contract of employment
 - Is a member of a Limited Liability Partnership (LLP) and is taxed on a self-employed basis
4. Once completed, you will need to re-enrol the remaining eligible jobholders into the pension scheme and complete a re-declaration of compliance with The Pensions Regulator.

COMMUNICATION

We strongly recommend that the employer communicates the upcoming re-enrolment to those employees impacted. This is because once re-enrolled they will be treated as if they are being enrolled into the pension scheme for the first time and therefore will receive the very similar statutory communication.

It may also be a good opportunity to communicate to the existing members about any upcoming changes to contributions.

It is also an opportunity to review the scheme as a whole and to complete a:

- Governance Review of the Workplace Pension Scheme
- Review of the objectives for the employer and employees
- Review of the administration processes
- Update of communications
- Review of the default investment

If you require further support or advice please contact Ryan Oates on 01603 760866 or enquiries@sgcorporateservices.co.uk

For further information please visit -
<http://www.thepensionsregulator.gov.uk/en/employers/re-enrolment.aspx>

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