

A GUIDE TO AUTO ENROLMENT

WHAT YOU NEED TO KNOW

uxbridge AGENCY
EMPLOYMENT



**automatic
enrolment**

What is Auto Enrolment?

In 2012 the government introduced Automatic Enrolment into a workplace pension scheme which requires all UK employers to automatically enrol their staff into a workplace pension if they meet certain criteria.

Dependant on the size of the organisation, staging dates were provided and for Uxbridge Employment this has been set at 1st May 2014 with a 3-month eligibility period allowed by the government (postponement period) meaning that UEA's actual date for paying into this pension is 1st August 2014.

Qualifying Criteria for workers:

- are aged between 22 and State Pension age
- earn more than £9,440 a year
- work in the UK



What you should know....

When is our staging date? (“Staging” is our kick-off date)

May 1st 2014

What is Postponement? And when can we postpone to?

Postponement is a period of 3 months allowed by the government to accommodate the specific needs of temporary and short-term workers where we can defer enrolment and contribution whilst eligibility is being built. We can thus postpone until 1 August 2014 (i.e. May 1st + 3 months qualifying period). However, should a candidate request pension payments to be made from May 1st they will be well within their rights to do this.

Who will be our Pension Provider?

NOW – for information on our provider please go to: www.nowpensions.com

What will be our contribution to each workers pension fund?

- From May 1st 2014 – 1%
- From October 1st 2017 – 2%
- From October 1st 2018 – 3%

Who is our required “Point of Contact”?

We have appointed: Chris Tuthill – Operations Manager

E: christuthill@uxbridge-employment.co.uk

T. 01895 520728



What's the process?

31st March 2014

- Letter issued to current temporary workers and clients detailing our auto-enrolment process.
- All candidates will be required to return a consent form for us to release their details to NOW: PENSIONS

1st May 2014

- We will provide details to NOW:Pensions of all temporary workers who qualify and they will then contact each worker individually to provide advice.
- Liz Penemo and Claire Jordan will work with clients to manage charge rate increases to reflect 1% effective 1st August 2014.
- If candidates call then we will be able to direct them to NOW:Pensions as we will not want to get involved in offering any advice. However, if there is a real issue then please refer them to Chris who is our nominated representative within the business.

1st August 2014

- Pension contribution of 1% will kick in for qualifying temporary workers
- New charge rates will apply to clients to include pension enrolment cost from Day 1

