

Auto Enrolment and the Pension scheme

What is automatic enrolment?

Under the Pensions Act 2008, every employer in the UK must put certain staff into a workplace pension and pay into it. This is called 'automatic enrolment'.

The Pensions Regulator is responsible for ensuring that all employers comply with workplace pension law. It's important that you understand what you'll need to do and prepare early.

Does automatic enrolment apply to me?

Whether you're an architect, a newsagent, have a personal care assistant or a nanny, you are an employer from the day your first member of staff started working for you and you have legal duties.

If you are employing staff for the first time, your legal duties for automatic enrolment begin on the day your first member of staff starts work. This is known as your duties start date. You should start preparing early in anticipation for this, so you know what you'll need to do.

How can I find out what I'll need to do?

What you need to do will depend on whether you have staff who need to be put into a pension scheme or not. All employers have duties, which include completing an online declaration of compliance to tell us what you've done for automatic enrolment.

Ongoing duties

Each time you pay your staff (including new starters), we will monitor their age and earnings to see if they need to be put into a pension scheme and how much you need to pay in.

Guidance and support

Our Auto Enrolment advisor will give you guidance and tools to help you meet your automatic enrolment duties. We will also contact you to remind you of your legal duties.