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PREPARING YOUR COMPANY FOR PENSION AUTO ENROLMENT

This document is intended to provide an outline of the implications for employers of Auto Enrolment and how DTE Payroll & Tax Centre Limited can assist in this process.

Every employer has to enrol workers into a workplace pension scheme who match the following criteria:

- Are not already in a qualifying pension scheme
- Are aged 22 or over
- Are under State Retirement Age
- Earn more than a minimum amount (£192.31 from April 2014)
- Work in the UK

All companies will have to auto enrol qualifying staff into a pension scheme by 2017 and this will depend on your staging date. Before starting to enrol employees into a qualifying scheme the following processes will need to be completed:

- Identify your staging date
- Decide whether the staging date is to be brought forward (it can't be put back)
- Decide whether to use 'postponement' at staging
- Make an initial assessment of the workforce
- Identify the pension scheme for automatic enrolment
- Put the required administrative procedures in place
- Get communications ready for employees
- Make a formal assessment of the workforce and
- Set up payroll to make the payments
- Get ready to manage Opt Outs / Opt Ins
- Assess the impact on business/payroll processes
- Have adequate record-keeping in place
- Register with The Pensions Regulator

It is recommended that the above tasks are covered over an 18 month period to ensure all procedures are in place ready for your staging date.

Remember if you fail to automatically enrol your workers into a pension scheme you could face fines of up to £10,000 per day.

We at DTE Payroll & Tax Centre can assist in this process and outline the support we can give to clients overleaf, give Lynne Cramb a call or email lcramb@dtegroup.com:-

Preparation Required	Action	Support
Identify your staging date	Contact DTE Payroll	DTE will supply the staging date from TPR website
Decide whether to bring forward the staging date	Advise DTE at least 3 months prior to the official staging date	DTE to contact TPR
Decide whether to use postponement at staging date	Advise DTE that postponement is to be operated (remember employees can Opt In from staging date)	DTE to complete the pension registration by the staging date
Make an initial assessment of the workforce	Contact DTE Payroll	Payroll data will be provided to assess qualifying individuals
Identify the pension scheme for automatic enrolment	To decide which qualifying scheme to implement from independent data	DTE to set up the pension scheme selected by the client with the pension provider
Put the required administrative procedures in place	To complete the questionnaire required to ensure the correct data is recorded	DTE to set up the payroll software with the correct parameters
Get communications ready for employees	Inform workers of the pension provision and their entitlement	Communications supplied by either the selected provider or DTE
Set up payroll to make the deductions	Contact DTE Payroll	DTE will automatically assess and enrol employees and deduct contributions
Get ready to manage 'opt outs' and 'opt ins' and keep all data	Contact DTE Payroll	DTE will monitor this data and provide compliant reports and/or pension feeds for pension providers
Assess impact on business/ payroll procedures	Discuss with DTE Payroll	DTE to recommend any changes to the submission of payroll data
Have adequate record-keeping in place	Contact DTE Payroll	DTE will provide records for each qualifying scheme and employee
Register with the Regulator	Contact DTE Payroll	DTE will provide the data required and complete the Declaration of Compliance on behalf of the client

For more information on this or any other issue please contact:
Lynne Cramb on 0161 767 1200 or visit www.dtegroup.com.