

now:pensions

Re-enrolment *explained*

Why it's important to stay enrolled in your workplace pension

Every three years, workplaces must, by law, reassess you for re-enrolment into their workplace pension - even you've previously asked to stop paying in. We explain:




- how this works, and
- why re-enrolment is a good way to make sure you don't miss out on future pension savings.



How re-enrolment works

UK workplaces must provide a pension for their workers. This is to encourage you to save for your retirement. Your workplace has chosen **now:pensions** as their workplace pension provider.

Every three years, your workplace is required by law to:

-  check if there's anyone who qualifies to be auto-enrolled but isn't in their workplace pension
-  enrol them, and
-  start paying in to their pension savings.

This applies even if you've asked to stop paying in before, or you've never been enrolled in the pension.

If you are re-enrolled, we'll write to tell you, explain how it works and what you need to do.

Paying in to your pension savings

If you're re-enrolled, here's a reminder of the minimum amount you and your workplace must pay in to your pension savings. It's based on qualifying earnings - all your earnings between a lower and upper limit set by the government and reviewed each year.

How much your workplace pays depends on how they work out pension payments. If your workplace uses qualifying earnings, they pay 3% and you pay 5%. So a total of 8% of your qualifying earnings goes into your pension savings in each pay period. Workplaces may choose to pay in more. This means you could pay in less. Pension payments must add up to a total of at least 8%.

You can see how much your workplace pays in, in [now:u](#) under **Payments in**.



Tax relief

One of the good things about saving in a pension is tax relief – you don't pay income tax on the money you pay into your **now:pensions** savings. The tax you would have paid gets added to your pension savings instead.

now:pensions is a **net pay** arrangement. This means your pension payments come out of your earnings before taking off income tax. So most people get tax relief automatically.

If you count as self-employed




You'll need to claim the tax relief on your pension payments yourself. You do this in your self-assessment tax return.

If you don't earn enough to pay tax

You won't miss out. The government pays a tax top-up to people who are paying into a pension but don't earn enough to pay income tax. If you qualify, HM Revenue & Customs (HMRC) will contact you and pay the money directly to you.

Don't miss out

We explain how to stop paying in again under **Still don't want to pay into this pension?** But if you do stop paying in, you miss out on all these things.

-  The chance to build up pension savings for your future.
-  Extra money from your workplace – at least 3% of your qualifying earnings.
-  Tax relief.

So you could be missing out on 'free money'. Here's an example based on a worker earning £24,240 a year and paying 20% tax, paying in 5% of their qualifying earnings, and their workplace paying in 3%.



So you've doubled the amount going in to your pension savings by being in your workplace pension.



Think about paying in more

Being re-enrolled is a great opportunity to pay in more to build up your pension savings faster. You can get tax relief in the same way as on your standard payments.

It's simple to pay in extra money using **now:u**.

- 1** Log in and go to **Change your payments in > Pay in more**
- 2** Choose an extra amount to pay each time you get paid. This must be a percentage of your salary as a whole number – for example, 2%.
- 3** Choose **Confirm**. Your workplace can tell you when the changed payments will start going in to your **now:pensions** account.

Still don't want to pay in to a pension?

You have a right to stop paying in and get back any money you've paid in so far. But you must tell us you want to stop paying in within a month of being re-enrolled. The deadline will be in the email you received saying you'd been re-enrolled into **now:pensions**.

You'll need your **now:pensions** account number, which is also in your re-enrolment email, and your National Insurance number. You'll find your National Insurance number on your payslip or P60, or on letters or emails from HM Revenue & Customs. It's in this format: QQ 12 34 56 Y.

Stop paying in

If you ask to stop paying in more than a month after you were re-enrolled, you and your workplace stop paying in but you won't get your payments back. Any money you've paid in will stay invested in your pension savings until:

- you retire and start to take your money, or
- you transfer your pension savings out to another pension provider.

It's easy to start paying in again

Remember, you can start paying into your **now:pensions** account again at any time. If you do, your workplace will (in most cases) also re-start its payments – as long as you earn more than £6,240 a year.

Log in to **now:u**, go to **Start saving** and follow the instructions.



Contact us

Our **now:u** app makes it easy to do some of the things you used to have to call us for. You can download **now:u** from the App Store or Google Play.



**Visit our
help centre**

Got a question? Visit our **help centre**. It's full of useful articles explaining everything from how auto enrolment works to how income tax affects pensions.



**Ask us on
webchat**

If you still need to contact us, **webchat** makes it quick and simple. Share your screen and we'll talk you through it.



**Send us
a letter**

You can also write to us at this address: **now:pensions, 3rd Floor, 37 Park Row, Nottingham NG1 6GH.**





Useful organisations


MoneyHelper

The government's MoneyHelper service offers free, impartial guidance about a whole range of money matters including budgeting, money troubles, savings and pensions.

MoneyHelper can help you with questions about your pension and anything you haven't been able to sort out with your pension provider. Trained experts are available to help by phone and webchat.

 Website, including live webchat: moneyhelper.org.uk/en (Webchat opening hours: Monday to Friday, 9am to 5pm)

 Pensions helpline: **0800 011 3797** (Monday to Friday, 9am to 5pm)

 Post: **MoneyHelper, Bedford Borough Hall, 138 Cauldwell Street, Bedford MK42 9AB**


The Pensions Regulator

The Pensions Regulator (TPR) is the public body that protects workplace pensions in the UK. They work with companies and trustees who run pensions so that people can save safely for their retirement. The Regulator can get involved in the running of pension schemes where trustees, managers, companies or professional advisers have failed in their duties.


 Website: thepensionsregulator.gov.uk

If you want to report a concern about your workplace pension, please visit: thepensionsregulator.gov.uk/contact-us/scheme-members-who-to-contact/report-concerns-about-your-workplace-pension

If you can't report your concerns online:


 Phone: **0345 600 7060** (Monday to Friday 9am to 5pm, except English public holidays. 24hr voicemail service.)

 Email: wb@tpr.gov.uk

 Post: **Customer Support, The Pensions Regulator, Telecom House, 125-135 Preston Road, Brighton BN1 6AF**


The Pensions Ombudsman

The Pensions Ombudsman is an independent organisation set up by law to deal with pension complaints. They look at the facts without taking sides and their service is free. You normally need to have tried to sort out your complaint with your pension provider first, but you can contact the Ombudsman for help at any time. You will also need to check your complaint is something the Ombudsman can look at. There's an online form for doing this.

 Phone: **0800 917 4487**

 Email: enquiries@pensions-ombudsman.org.uk

Website: pensions-ombudsman.org.uk

 Post: **10 South Colonnade, Canary Wharf, London E14 4PU**

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