

Initial and ongoing employer duties

This document outlines an employer's roles and responsibilities, after their auto enrolment duties start date.

Duties start date

(Option to postpone by up to three months)



Employer duties

Upload payroll file to NOW: Pensions Gateway for every payroll cycle following duties start date. This will trigger tailored postponement notices or auto enrolment communications for each worker included in the payroll file upload.

Download payroll file, prior to each subsequent file upload, in order to update your payroll information with opt outs and opt ins and leavers.



Provider duties

1

2

Deferred auto enrolment date

Upload payroll file to Gateway after payroll period following auto enrolment.

Reconcile errors and re-upload where necessary.

3

4

5

Relevant mandatory communications, categorised into eligible, non eligible and entitled. NOW: Pensions can issue these for you if requested. However, this remains the legal duty of the employer.

These communications will be issued within the mandatory six week period.

6

Members who are automatically enrolled have one month from the date of the communications to opt out. This can be done online via their member account or by requesting a form via 0330 100 3336.

Next pay periods

Employer responsibilities

When an employer signs up with NOW: Pensions they will have a mixture of some initial and ongoing responsibilities they must adhere to in order to comply with legislation. Upon reaching their staging date employers must ensure that:

- Payroll files are uploaded to NOW: Pensions following the first and every pay period thereafter
- Auto enrolment communications are sent to employees within six weeks of the duties start date¹
- Contributions are collected by the 22nd of the following month in which they are taken²
- Employer to make the Declaration of Compliance to The Pensions Regulator.

Using postponement

Employers have the choice to postpone their Scheme start date by up to three months, but they will still have to issue postponement notices to their workers within six weeks of their duties start date. If NOW: Pensions has been asked to issue auto enrolment communications on their behalf, we will do so once the first payroll file has been uploaded via Gateway.

Auto enrolling

The first payroll file submission should include the pension contribution amounts, for which the sum will be expected to be paid by the 22nd of the month following the month in which the contribution is deducted from the members salary². NOW: Pensions will send the required auto enrolment communications following receipt of this file. Going forward, payroll files will need to be uploaded after each pay period.

Declaration of compliance with The Pensions Regulator

Employers need to send their Declaration of Compliance to The Pensions Regulator no later than five months after their duties start date.

¹ Please note, postponement notices cannot be sent by NOW: Pensions without receipt of this first payroll file which must show the assessment category.

² For the first auto enrolment contributions the amounts are not paid to NOW: Pensions until after the expiration of any opt out period.



The future is now

Information correct as at April 2020.

NOW: Pensions is a UK occupational pension plan. This is written as a general guide only. It should not be relied upon as a substitute for specific professional advice.

NOW: Pensions Ltd. Registered office: 6 Bevis Marks, London, EC3A 7BA.
Registration number: 07766398. Registered in England and Wales.
NP/D0013/04/2020.

NOW: Pensions
4th Floor
37 Park Row,
Nottingham NG1 6GH.
Tel: 0330 100 3336
nowpensions.com