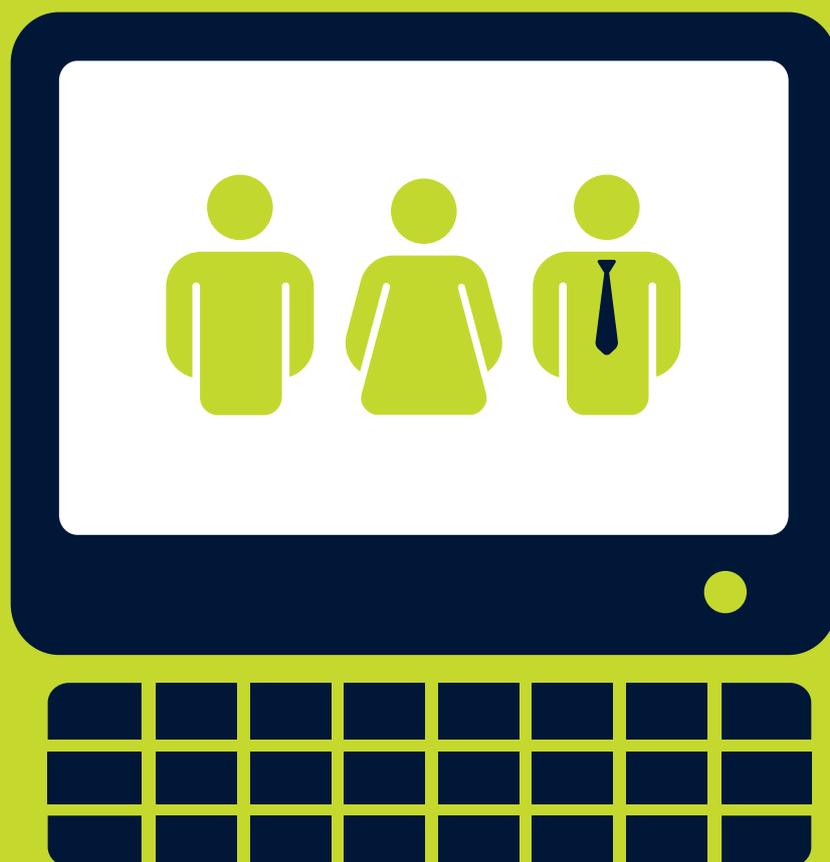


# **NOW:** Pensions

The future is now



## **Registration and online sign up for employers**

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# Auto enrolment made simple



**NOW: Pensions has developed a simple solution to support employers as they auto enrol their workers into a workplace pension.**

With easy online sign up, and access to all the guidance you need to set up and manage auto enrolment, our pension scheme is suitable for all types of business.

Auto enrolment is an ongoing responsibility and we're here to support you every step of the way. This document gives you details about how to get started.

## Registration

To sign up for auto enrolment you'll need to register with NOW: Pensions. This is a simple one-off online registration that takes just a few minutes to complete.



### How to register

Register at [www.nowpensions.com/employers/register](http://www.nowpensions.com/employers/register)

Once you've registered, you can use the user name and password details you input during registration to login to our website and start the online sign up application process.

# Easy online sign up

If you have all the information to hand, it can be a quick and easy process to set up an auto enrolment pension scheme. Our sign up checklist shows all the information you need.

Login to set up a pension scheme at [www.nowpensions.com/employers](http://www.nowpensions.com/employers)

## Sign up checklist

- Choice of contribution model
- Employer name
- Legal and organisational set up (i.e. holding or subsidiary)
- Auto enrolment duties start date
- Company/charity registration number
- How many workers do you have on your payroll?
- Primary contact details
- PAYE number
- Employer payroll contact or bureau<sup>1</sup>
- Confirm who is handling communications (i.e. NOW: Pensions/payroll)
- Centrally controlled business email address for statutory auto-enrolment employee communications<sup>2</sup>
- Payroll details (name and frequency)
- Bank details to set up Direct Debit mandates

<sup>1</sup> The employer payroll contact, payroll provider or bureau will be sent relevant scheme set up instructions from NOW: Pensions

<sup>2</sup> To send PDF versions of statutory auto-enrolment communications to employees without email addresses

# Five steps to sign up

## 1. Select your contribution model

Details about each model are shown on screen, so you can double check this is the correct selection. If you require more than one contribution model you can add an additional model in this section. See next page for details about each contribution model. If you would like a bespoke contribution model, please discuss this with the support team.

## 2. Complete employer details

In this section we need to know the employer name, address, duties start date, the nature of your business, information about the number of employees and your primary and payroll contact name and contact details. You can also choose here whether you want NOW: Pensions to provide statutory auto enrolment communications to your employees. If not, you will need to manage this independently.

We can handle all statutory auto enrolment communications for staff; and not just members of staff who must be put into a pension scheme, but also staff who ask to join.

We can send auto enrolment email communications to employees on your behalf, but you'll need to make sure we have an email address for employees. Alternatively, communications can be delivered to a generic business email as a PDF for you to send onto your employees. Email communications are sent free of charge.

We also collect information about PAYE, the payroll software provider and ask for details about each payroll.

## 3. Approve your participation agreement

When you have input all the relevant data, the system generates a copy of the participation agreement and asks for your approval. The primary contact will receive an email asking them to electronically authorise the agreement. If you need to send it to someone other than the primary contact you can do this here as well.

## 4. Complete Direct Debit details

Before approving the participation agreement, you will be asked to complete the bank details for Direct Debit collections. There are two Direct Debit collections, one for the regular pension contributions; and the other for the monthly employer service charge and print and postage costs. Direct Debits for each payroll can be set up with different bank accounts if required. If there is only one signatory you can authorise Direct Debits through the system so there's no need for a wet signature.

## 5. NOW: Pensions confirms application accepted

When you have approved the participation agreement and your application is accepted by NOW: Pensions, you will receive an email from NOW: Pensions to say that the application has been completed successfully.

# Contribution models

One of the most important decisions you need to make when you introduce auto enrolment is how much to contribute to your employees' pensions. We recognise that different employers will want to contribute different amounts, so we offer five contributions models.

			From 6th April 2019 onwards
<b>Plan 101</b>	<b>Auto enrolment</b>	Meets the minimum contributions required for auto enrolment based on qualifying earnings	3% Employer 5% Member
<b>Plan 102</b>	<b>Auto enrolment</b>	Meets the minimum contributions required for auto enrolment based on basic earnings	4% Employer 5% Member
<b>Plan 103</b>	<b>Auto enrolment</b>	A phased introduction to a more generous employer pension based on basic earnings	6% Employer 3% Member
<b>Plan 104</b>	<b>Saving plus</b>	Compliant contribution model with total contributions of 10% or more based on basic earnings	Total contributions of 5% from Member + 5% from Employer
<b>Plan 105</b>	<b>Matched saving</b>	Member contributions, based on basic earnings, are matched by employer contributions within minimum and maximum amounts	Minimum must be at least 4.5% each from both the Employer and Member

# Tax relief on member pension contributions

There are two ways pension schemes can collect the tax relief that savers benefit from when contributing to a pension:



NOW: Pensions operate a **net pay** arrangement and this means the pension contributions are collected before income tax. This means for tax payers, full tax relief at the highest rate is automatic and no income tax is paid on the money being contributed to a pension.



In a net pay arrangement, workers that don't pay tax (those earning under £12,500 a year) from 6th April 2019, do not receive tax relief.

Where your payroll software offers the choice of net pay and relief at source; you will need to configure your software with the net pay option.

## Qualifying earnings

For the 2019/20 tax year the qualifying earnings band is between £6,136 and £50,000 a year. This means the first £6,136 of an employee's earnings does not count for the purposes of auto enrolment. So using Plan 101 which is our Standard plan for auto enrolment for a worker earning £20,000 a year, the amount we would calculate their pension contributions on would be only £13,864.

## Basic earnings

These are the basic earnings of the employee excluding any fluctuating income such as bonuses, commission, overtime etc.

The whole of the employee's basic earnings are taken in to account when calculating their contributions. So using our Plan 102 for auto enrolment for a worker earning £20,000 before overtime or bonuses, the amount we would calculate their pension contributions on would be the full £20,000.

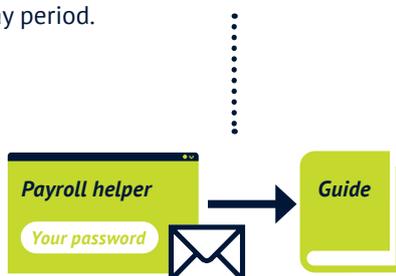
Please note: you can choose to calculate contributions in a way that meets the requirements of three 'sets' described in the legislation. See [The Pension Regulator's guidance](#) on certification of pay.

# Managing your NOW: Pensions Gateway



After the primary contact has received confirmation from NOW: Pensions that the application has been approved, the person you nominated as the payroll contact will receive an email explaining that your Gateway site is ready to access.

In the email they will find the URL they need to use to login - [www.nowgatewayx.com](http://www.nowgatewayx.com). We suggest that they bookmark it for future use as they'll be using it for uploading payroll files at each pay period.



The payroll contact will also receive a separate payroll helper email that contains a temporary password to enable them to access the Gateway. It gives them a link to the implementation guide to start setting up Gateway. They simply need to click on the URL in the email and use their login details and temporary password to access Gateway.



Once in the NOW: Pensions Gateway, they can manage their password and set up other users.



## Software compatibility

If you're using a payroll system to provide the data for auto enrolment, please check with your provider that your payroll software supports auto enrolment. This ensures you'll be able to transfer the relevant data easily and quickly. Our system is compatible with most payroll software providers in the marketplace.

# Help and support at every stage

Our simple and intuitive online systems will guide you through registration, sign up and setting up your Gateway, but if you'd like additional help, we've put in place a comprehensive support package.



Online help centre provides full user guides, frequently asked questions and a resource library.

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You'll have access to a dedicated support team between 9am and 5pm, Monday to Friday.

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Our telephone system puts you through to your dedicated support team in the UK, so you'll always talk to someone who has your details to hand. All client support teams are based in the UK, have expert technical pension knowledge, but won't bamboozle you with jargon.

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# **NOW:** Pensions

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**Information correct as at April 2019 | EM00130.1117/7**

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.

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