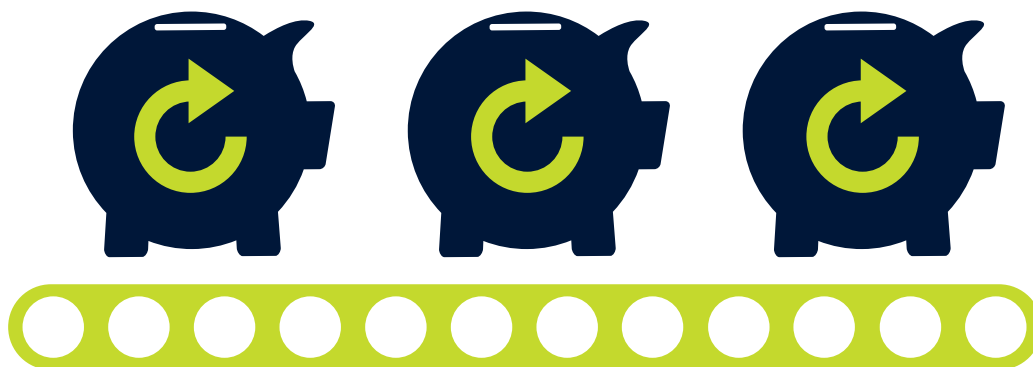


# Understanding auto re-enrolment



There are two types of auto re-enrolment – cyclical and immediate. This document explains cyclical auto re-enrolment, which is the process an employer must follow roughly every three years from their staging date. In this document, we'll just call it *re-enrolment*.

Re-enrolment is a separate single event that **takes place every three years** in addition to the normal employee auto enrolment assessment that takes place each pay period. It's the process employers must follow to re-enrol eligible jobholders who decided to opt out or ceased membership of the scheme after the staging date.

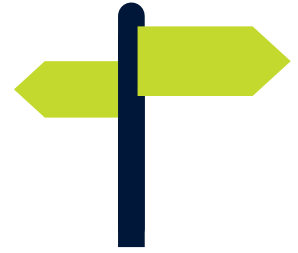
Employers must choose a re-enrolment date, if your three year anniversary is 01 April 2016 then your window is from 01 January 2016 to 30 June 2016. Postponement cannot be used for re-enrolment and employers can only have one re-enrolment date which must apply to all payrolls.



### Want to know the detail?

A full explanation about auto re-enrolment can be found in by visiting:  
[The Pensions Regulator's detailed guidance for employers no.11.](#)

# The re-enrolment process



To help decide which employees must be re-enrolled and the action employers need to take to meet their duties, follow the steps.

- 1. Have any workers opted out or ceased active membership of the scheme?**

**No workers** – Go to 8  
**Yes at least 1 worker** – Go to 2

---
- 2. Have any workers previously been eligible jobholders?**

**No** – Go to 8 and then 9  
**Yes** – Go to 3

---
- 3. Are any of these workers aged at least 22 but less than the State Pension age<sup>1</sup>?**

**No** – Go to 10  
**Yes** – Go to 4

---
- 4. Do any of these workers earn enough to qualify for auto enrolment?**

**No** – Go to 10  
**Yes** – Go to 5

---
- 5. Have any workers:**

  - a. Ceased active membership of the scheme in the 12 months before the re-enrolment date?
  - b. Given or been given notice to end their employment?
  - c. Been paid a winding-up lump sum payment in the 12 months before the re-enrolment date whilst in employment and then ceased employment but then was re-employed by the same employer?
  - d. Been granted tax protection on their pension savings?
  - e. Or if your workers are, a director, or a member (partner) of LLP, or qualifying person for cross border legislation?<sup>3</sup>

**No to all** – Go to 7  
**Yes to any of the above** – Go to 6

---
- 6. Employers can choose whether they want to re-enrol workers.**

Choose not to re-enrol workers – Go to 8  
Choose to re-enrol workers – Go to 7

---
- 7. Re-enrol these workers in the scheme from the re-enrolment date.**

Go to 8

---
- 8. Re-declare compliance<sup>2</sup>. This must be done within five calendar months from the third year anniversary of either the staging date or previous re-enrolment date. There are no further cyclical re-enrolment duties until the next three yearly re-enrolment date.**

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- 9. Keep assessing workers as usual to see if the eligible jobholder criteria is met.**

---
- 10. Re-enrolment does not apply to these workers. There are no further re-enrolment duties until the next three yearly re-enrolment date, unless the information about both the right to opt in or join has not been given or the employer is given an opt in or joining notice by the worker.**

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1 The State Pension age is dependent on when you are born. For more info visit [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

2 Please see overleaf for our handy checklist for declaring compliance.

3 For further information on exemptions, please visit <http://www.thepensionsregulator.gov.uk/docs/detailed-guidance-11.pdf> paragraphs 83 - 124

# Re-declaring compliance



**When auto re-enrolment has been completed, employers must re-declare their compliance with The Pensions Regulator.**

An employer must complete the re-declaration of compliance within five months of the third year anniversary of either their staging date or previous re-enrolment date. This applies whether there will be employees to re-enrol or not.

## Re-declare online

To re-declare compliance login as usual to The Pension Regular website at [www.autoenrol.tpr.gov.uk](http://www.autoenrol.tpr.gov.uk).

Once in the site, employers will need to check and update the employer's registration information. Our checklist below outlines the information needed to complete the declaration.

<b>Type of pension scheme</b>	▶	NOW: Pensions is an occupational scheme
<b>Employer Pension Scheme Reference (EPSR)</b>	▶	This is the employer's four digit employer reference code with NOW: Pensions
<b>Pension Scheme Reference (PSR)</b>	▶	12005124
<b>Scheme provider's address</b>	▶	2nd Floor, 25 Christopher Street, London, EC2A 2BS

Make a note here of the following information, as it's needed to complete the declaration.

<b>Re-enrolment date</b>	<input type="text"/>	<b>Number of employees re-enrolled</b>	<input type="text"/>
<b>Total number of employees</b>	<input type="text"/>	<b>Number of employees assessed for re-enrolment but not re-enrolled as eligible jobholders</b>	<input type="text"/>
<b>Number of employees already in a qualifying pension scheme</b>	<input type="text"/>		

## For your records

Re-enrolment declaration completed by **Name:** ..... **Date:** .....

# **NOW:** Pensions

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**Information correct as at August 2018**

NOW: Pensions is a UK occupational pension plan. Membership is only available through an employer, following satisfactory checks on the employer. 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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