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Description automatically generatedA Brief Guide to   
Auto-enrolment and   
Re-enrolment

A Brief Guide to Auto-enrolment and Re-enrolment

What is auto-enrolment?

Auto-enrolment refers to arrangements that the Government introduced for pension provision, designed to help people save more for their retirement. It is mandatory for employers to apply the provisions of the auto-enrolment and re-enrolment legislation.

When does it affect me?

The date on which we had to apply the provisions of auto-enrolment, known as the staging date, was [insert date]. The re-enrolment date is on the three-year anniversary of the original staging date for auto-enrolment and can be within a three-month window either side of the anniversary date, therefore, our next re-enrolment date will be [insert date].

Who does re-enrolment apply to?

The re-enrolment process will mean any member of staff who meets the following criteria will be classed as an eligible job holder and will therefore be re-enrolled into the relevant pension scheme:

* earns over £833 (current figure) in any month, in each appointment. Note that if you have more than one appointment, then each appointment is separately assessed;
* is aged 22 or over and under state pension age;
* has not opted out of the relevant pension scheme 12 months prior to the re-enrolment date.

The salary level at which re-enrolment applies is reviewed each April.

If I am already in the pension scheme, how am I affected?

If you are already a member of an eligible pension scheme, then your membership will continue in the appointment/s for which you are a member and there will be no changes to your membership or contributions on the re-enrolment date.

If you are a member of the Local Government Pension Scheme and are currently in the 50/50 scheme, you will be transferred into the main scheme from the re-enrolment date.

If I am not in the pension scheme, and I am an eligible job holder, how am I affected?

If you are not in an eligible pension scheme in respect of an appointment and you are an eligible job holder on the re-enrolment date, you will be automatically enrolled into the applicable pension scheme on the re-enrolment date.

You may choose to opt into the relevant pension scheme at any point prior to the re-enrolment date, providing you are under 75 years of age, and in the case of teaching staff, you are over the age of 16.

If I am not in the scheme, and I am NOT an eligible job holder, how am I affected?

If you are not in an eligible pension scheme in respect of an appointment, and you are not an eligible job holder on the re-enrolment date, then you will not be automatically enrolled into the applicable pension scheme.

We will, however, as required by the regulations, monitor your age and earnings each month. Should you become eligible in any month after the re-enrolment date, you will be automatically enrolled from that month.

You may choose to opt into the relevant pension scheme at any point prior to the re-enrolment date, providing you are under 75 years of age, and in the case of teaching staff, you are over the age of 16.

If I am not in the pension scheme, how will I be informed if I am assessed as eligible and how I am affected?

If you are assessed as eligible through the re-enrolment process, you will receive a letter within six weeks of the re-enrolment date confirming how you are affected.

Can I opt-out of the scheme if I am re-enrolled?

Yes, you can opt-out at any time should you not wish to be a member of the pension scheme. Details of how to opt-out will be included in the letter sent to you within six weeks of the re-enrolment date.

Please note that you cannot opt-out of the scheme prior to the date on which contributions commence.

Where can I get further information on the pension schemes?

If you require further information at this stage, then you can contact the school office or visit the following sites: [delete and update as appropriate]

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| General information about pensions | [www.gov.uk/workplacepensions](http://www.gov.uk/workplacepensions) |
| Teaching staff | [www.teacherspensions.co.uk](http://www.teacherspensions.co.uk) |
| Support staff | [www.lgps.org.uk](http://www.lgps.org.uk) |

[Use the area below to update with the LGPS Fund contact details relevant for your establishment. If you are unsure what these are then details can be found here]

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| --- | --- |
| LGPS admin authority contact details | |
| Address |  |
| Website |  |
| Email |  |
| Nest | [www.nestpensions.org.uk](http://www.nestpensions.org.uk) |