

**Capital Gold Payroll (4.14.00)**  
**Auto Enrolment Guide**



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Auto Enrolment Guide

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# Auto Enrolment Guide

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# Auto Enrolment Guide

## Introduction

The Pensions Act 2008 introduced a requirement for employers to automatically enrol any eligible jobholders working for them into a workplace pension scheme that meets certain requirements, and also to pay a minimum employer contribution. This means that you will have to enrol your employees into a pension scheme and pay into that scheme - referred to as 'Auto Enrolment'.

### This guide

This guide will demonstrate how your payroll software can help you carry out your new responsibilities.

It will cover:

- How your payroll software can help you with:
  - Automatic Enrolment
  - Pension Funds
  - Pension Deductions
  - NEST
- Other Pension output files
- Quick Reference & Definitions.

### Other information sources

There are many web pages and guides for Workplace Pensions Reform available from The Pensions Regulator and the Department of Work and Pensions. Some of these are listed on the Useful Web Sites page. For a full explanation, read the Automatic Enrolment - An Explanation of the automatic enrolment process guide, available from The Pensions Regulator.

### New activation details

You must enter new activation details before you can set up Capital Gold Payroll for Auto Enrolment. These details are either provided by your Pegasus partner or by Pegasus Software.

### How Capital Gold Payroll can help you with Auto Enrolment

You will be able to:

- Configure Auto Enrolment (including any postponement period) using the **Auto Enrolment Configuration Tool**
- Hold detailed pension information in **Employee Details**
- Auto enrol employees during payroll run
- Manage opt-outs
- Manage opt-ins/joins
- Print detailed pension reports (from the **Reports** menu)
- Create pension files
  - to enrol workers
  - for pension contributions.

# Auto Enrolment Guide

## Background Information

### Employers Duties

Employers will have to automatically enrol Eligible Jobholders into a qualifying pension scheme and make an employer contribution towards it. If an employee is already a member of a qualifying pension scheme on your Duty Start / Staging Date, you do not have to enrol that employee again. The main things you the employer must do are:

- Provide a qualifying pension scheme for their workers
- Automatically enrol all Eligible Jobholders into the scheme within their joining window
- Pay employer contributions for Eligible Jobholders to the scheme
- Tell all Eligible Jobholders that they have been automatically enrolled and they have the right to opt out if they want to do so
- Register with The Pensions Regulator and supply details of their qualifying scheme and the number of people they have automatically enrolled.

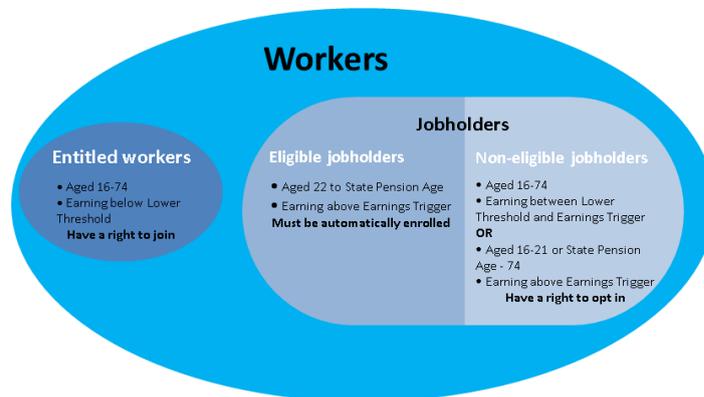
### Employers' Contributions

From 6 April 2019, you must contribute at least 3%. Your employee will be responsible for paying the rest. They will get tax relief on their contribution and the total combined contribution will be a minimum of 8%.

Minimum contributions are based on the employee's qualifying earnings for the PRP.

Minimum Contributions	
6 April 2019 onwards	
<b>Employer</b>	3%
<b>Employee</b>	5%
<b>Total</b>	8%

### The different categories of worker



# Auto Enrolment Guide

## How do I set up Auto Enrolment in Capital Gold Payroll?

### Auto Enrolment Configuration Tool

To assist you, the payroll software contains an **Automatic Enrolment Configuration Tool**, covering all the steps you need to take to configure your system.

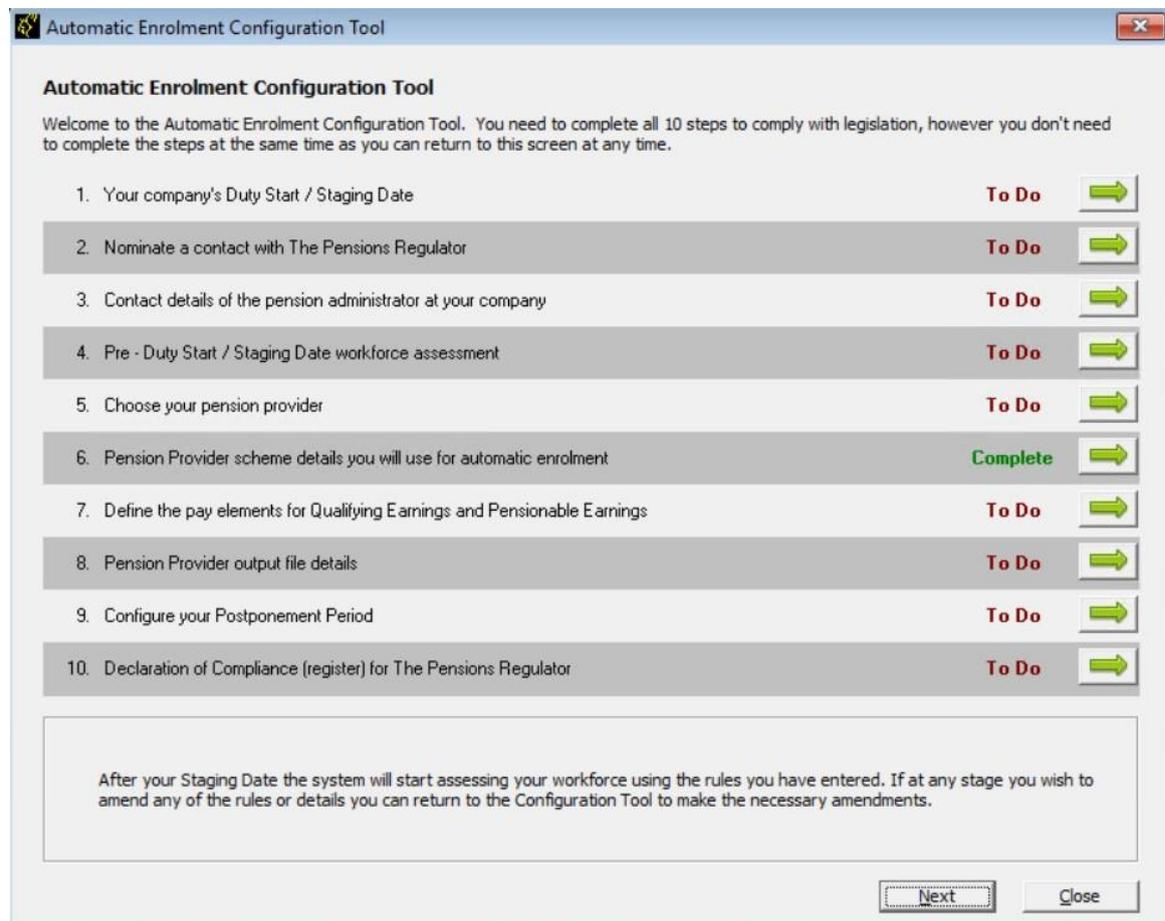
A separate guide is available for this from the **Help** menu.

---

Before using this tool please make sure that you have all your necessary pension details to hand.

---

You can use this tool before purchasing the auto enrolment module but to process auto enrolment calculations and deductions the auto enrolment module must be purchased. Please call 01536 495108 to speak to our customer services team.



---

**Tip:** Please refer to the Help under the '**Pensions**' node in the **Table of Contents** for more details of the pensions screens and steps that you may need to follow.

---

## Information to complete after using the tool and before Auto Enrolment

### Employee Details

Before an employee is automatically enrolled there are some details which you may need to complete.

**Note:** For employees with an existing pension, which meets the criteria to be an automatic enrolment scheme, go to **Employee details | Auto Enrol** and tick the Member of a Qualifying Scheme box. This needs to be done before the first payroll run after your Duty Start / Staging Date.

On the **Employee details | Auto Enrol** tab:

1. Complete the tick box **Works outside of UK** if necessary.
2. As only one **Pension Fund** can be used for **Auto Enrolment**, if you have several **Pension Funds**, you will need to apply these to **Employee details** manually.

The screenshot shows the 'Employee details - DUNSTON Arnold (1)' window with the 'Automatic Enrolment' tab selected. The window contains the following fields and controls:

- Worker Status: <None>
- Member of a Qualifying Scheme:
- Pension Fund: <None>
- Works outside of UK:
- Automatic Enrolment Date: [Text box with calendar icon]
- Deferral Date: [Text box with calendar icon]
- Transitional Period: [Text box]
- Opt-in Date: [Text box with calendar icon]
- Join Date: [Text box with calendar icon]
- Opt-out Date: [Text box with calendar icon]
- Opt-out: [Button]
- Opt-out Reference Number: [Text box]
- Pension Information Provided: [Text box with calendar icon]
- Contributions Ceased Date: [Text box with calendar icon]

Buttons at the bottom: User-Defined, Clone, OK, Save, Cancel.

### Payroll Calendar

You need to set up the **Payroll Calendar** in order to ensure the pay reference periods used during Automatic Enrolment assessment are correct. The **Payroll Calendar** allows you to define the payroll dates, start and end dates for each work period in the year, and BACS creation and processing dates. You have options for monthly, weekly, two weekly, four weekly and quarterly but you only need to complete the pay frequencies you use.

1. From the **Company** menu select **Payroll Calendar**.
2. Click into the grid to enter a period's start date.
3. The subsequent **Start** and **End** dates will automatically be populated from the first entry to the end of the year.
4. If you start using the payroll software part way through the year you can configure the calendar from that point.

# Auto Enrolment Guide

## How do I manage Automatic Enrolment on a day to day basis?

### Payroll Run

The software will run the Auto Enrolment process for each employee individually when you process the payroll on or after the company's Duty Start / Staging Date.

1. If a Postponement Period is in operation a Deferral Date is entered in Employee details
2. If the employee is identified as an eligible or non-eligible jobholder or an entitled worker the employee's Worker Status is set accordingly.
3. If there is no Postponement Period in place, and the employee's Worker Status is set to Eligible Jobholder, then the software assigns an Automatic Enrolment Date and adds the pension fund and pension deductions to the Employee details.
4. Employee and employer pension deductions are calculated and the payroll process continues as normal; once complete it will move on to the next employee.
5. The software will re-assess any employees that were not previously eligible, any employees whose Worker Status is not set to Eligible Jobholder, and any workers with a Deferral Date assigned where that Deferral Date is in the pay reference period being assessed. When earnings are above the Automatic Enrolment trigger the employee will be auto enrolled.
6. If an employee becomes eligible, the Deferral Date is removed, the Automatic Enrolment Date is set and the Pension Fund and pension deductions are assigned.
7. Once all employees have been processed, if any employees have been automatically enrolled, the software displays a message asking if you want to print a report outlining the changes made. Click Yes to print or preview the report.
8. When you redo/undo the payroll, employees will be re-assessed. Remember this may result in an employee being auto enrolled or Auto Enrolment dates being removed.
9. Check each employee's details on the Pay/Deds and Auto Enrol tabs of the Employee details screen.

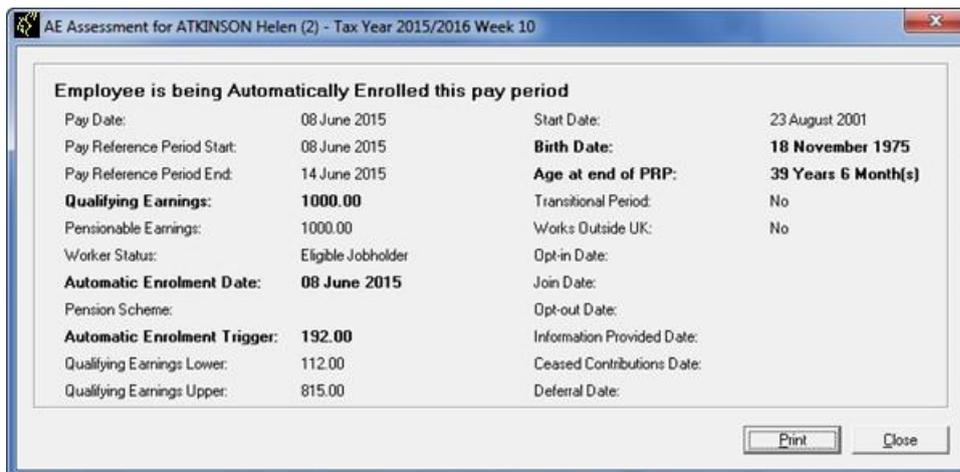
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**Note:** You can click **Preview** on the **Input/Edit Payroll Details** screen to see the effect of auto enrolment, but the process isn't finalised until you have clicked **Process** on that employee's pay screen.

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### AE Assessment Details

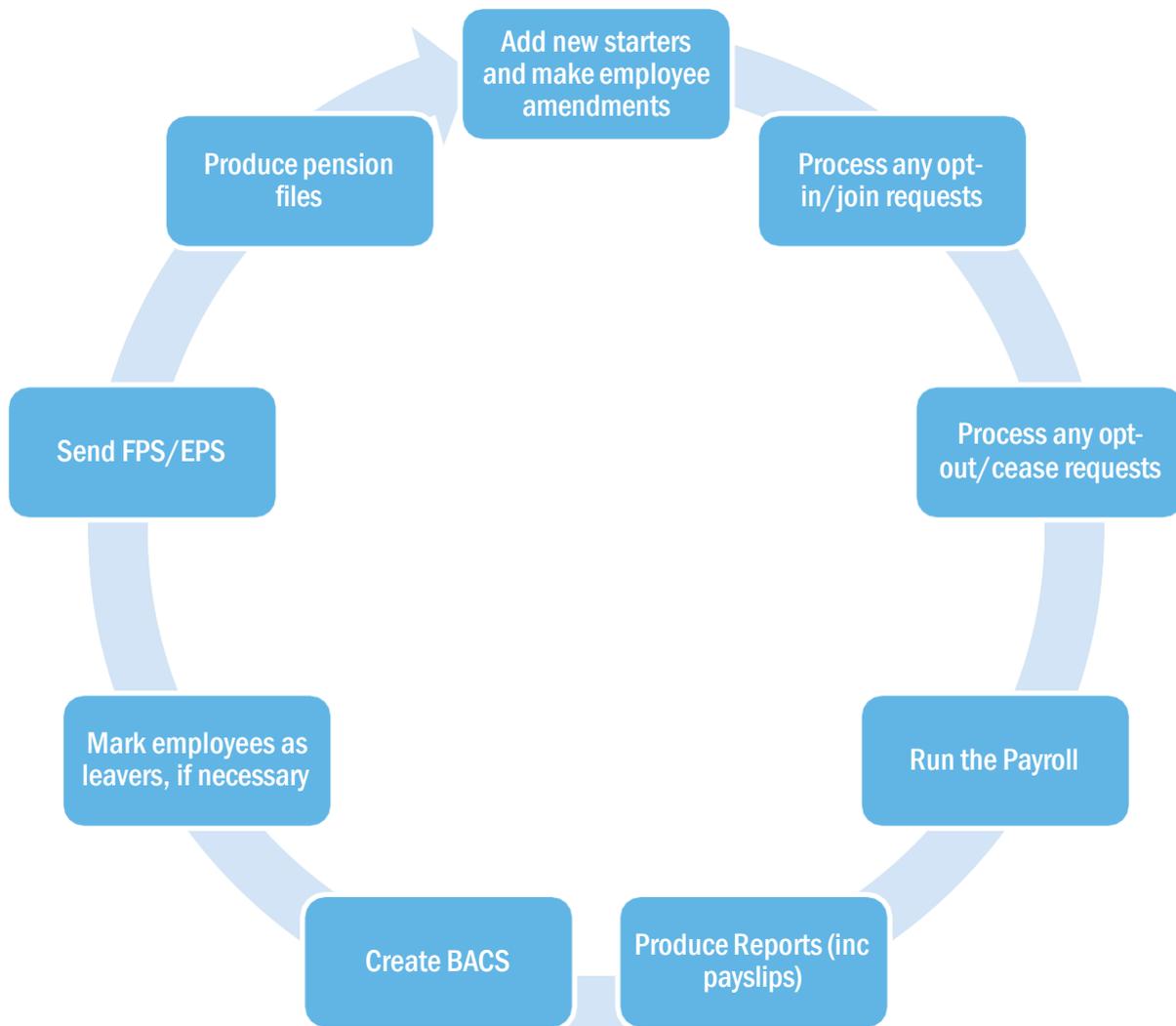
During the payroll run, click on the **Preview** button and then the **AE Detail** button. This screen displays the employee's AE Assessment status, together with the information that the assessment is based on.



The bold text highlights the factors that have triggered the assessment outcome.

# Auto Enrolment Guide

## The payroll life cycle with Auto Enrolment



# Auto Enrolment Guide

## Pension menu screens

### Auto Enrolment Configuration Tool

A separate guide is available for this from the **Help** menu.

### Create Pension output file

From this location select the pension provider you want to create your pension output for. Both joiner/enrolment files and pension contribution files can be created.

Output files are available as standard in the software for the following pension providers:

- Aviva
- Friends Life
- NEST
- Now Pensions
- Peoples Pension
- Royal London
- Scottish Widows
- Smart Pensions
- Standard Life
- Teachers' Pension.

---

**Note:** Files are saved in a sub folder of your main Capital Gold Payroll folder, for example NEST files in a folder called 'NEST'. Each company has its own folder.

---

### Company Pension Dashboard

From the **Pension** menu, select **Company Pension Dashboard**.

Code	Name	Department	NI Number	Worker Status	AE Status	P
2	Ridout Jonathan		NR680123B	Eligible Jobholder	Automatically Enrolled	NEST
3	Bartlett Lawrence		WK795176C	Eligible Jobholder	Automatically Enrolled	NEST
4	Frampton David		YB626275B	Non-eligible Jobholder	Too Old for AE	
5	Sibley Daniel		NP424419D	Eligible Jobholder	Automatically Enrolled	NEST
6	White Robert		NP423944C	Eligible Jobholder	Automatically Enrolled	NEST
7	Ciriaco Matthew		JS932004A	Eligible Jobholder	Automatically Enrolled	NEST
8	Thompson James		JS943731D	Eligible Jobholder	Automatically Enrolled	NEST
9	Morgan Andrew		JK205597B	Eligible Jobholder	Automatically Enrolled	NEST
10	Stacey Dwayne		JJ167818C	Eligible Jobholder	Automatically Enrolled	NEST
11	Roden Christopher		JR269658C	Eligible Jobholder	Automatically Enrolled	NEST
12	Russell Simon		JR376889B	Eligible Jobholder	Postponed	
13	King Jacob Robert Ian King		PA153035D	Non-eligible Jobholder	Postponed	
14	Bartlett Sam		PC302916A	Non-eligible Jobholder	Postponed	
15	Gadbury William		JP025250C	Eligible Jobholder	Automatically Enrolled	NEST
17	Camp Steve		NH568014D	Eligible Jobholder	Automatically Enrolled	NEST
18	Pomeroy Rodney		YH430870D	Non-eligible Jobholder	Too Old for AE	

The dashboard displays a list of the employees in the company according to the filters you select at the top of the screen.

1. Double-click or highlight an employee and click on **View** to open their **Employee AE History** screen.
2. Highlight an employee and click on **Opt-in**, **Opt-out**, **Join** or **Cease** to open new screens enabling you to quickly carry out those tasks.
3. Changes made here will automatically be made within **Employee details** for you.

---

**Tip:** Please refer to the Help for more details.

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## Period Pension Dashboard

From the **Pension** menu, select **Period Pension Dashboard**.

Code	Name	Department	Pay Frequency	NI Number	Worker Status	AE Status
1	Frampton Neil		2 Weekly	NR845093B	Eligible Jobholder	Automatically Enrolled
2	Ridout Jonathan		2 Weekly	NR680123B	Eligible Jobholder	Automatically Enrolled
3	Bartlett Lawrence		2 Weekly	WK795176C	Eligible Jobholder	Automatically Enrolled
5	Sibley Daniel		2 Weekly	NX924419D	Eligible Jobholder	Automatically Enrolled
6	White Robert		2 Weekly	NP423944C	Eligible Jobholder	Automatically Enrolled
7	Ciriaco Matthew		2 Weekly	JS932004A	Eligible Jobholder	Automatically Enrolled
8	Thompson James		2 Weekly	JS943731D	Eligible Jobholder	Automatically Enrolled
9	Morgan Andrew		2 Weekly	JX20597B	Eligible Jobholder	Automatically Enrolled
10	Stacey Dwayne		2 Weekly	JJ167818C	Eligible Jobholder	Automatically Enrolled
11	Roden Christopher		2 Weekly	JR269658C	Eligible Jobholder	Automatically Enrolled
12	Russell Simon		2 Weekly	JR376898B	Eligible Jobholder	Postponed
13	King Jacob Robert Ian King		2 Weekly	PA153035D	Non-eligible Jobholder	Postponed
14	Bartlett Sam		2 Weekly	PC302916A	Non-eligible Jobholder	Postponed
15	Gadbury William		2 Weekly	JP025250C	Eligible Jobholder	Automatically Enrolled
17	Camp Steve		2 Weekly	NH568014D	Eligible Jobholder	Automatically Enrolled
19	Hawkins Neil		2 Weekly	JM330092A	Eligible Jobholder	Automatically Enrolled

This dashboard displays the pension status of any employees assessed in a particular pay period.

- Double-click or highlight an employee and click on **View** to open their **AE Assessment screen for...** that period.
- Highlight an employee and click on **Opt-out** to open a new screen enabling you to quickly opt an employee out of the Pension scheme.
- Changes made here will automatically be made within **Employee details** for you.
- You are able to access historic periods and tax years where the history is available.

## Employee AE History

This screen displays historic periods and tax years for the selected individual where the history is available. You can view the **Worker Status**, **AE Assessment**, **AE Date**, **Deferral Date** and whether the employee is in a pension for the relevant pay period.

- From the **Pension** menu select **Employee AE History**.
- Select an Employee from the list.
- To view the **AE Assessment for...** screen for a specific Pay Period, highlight the relevant pay period and click **View**.

## Configure Auto Enrolment Details

This is where you enter your **Duty Start / Staging Date**, a **Postponement Period** if that is relevant to you, and select your pension fund.

## Configure Earnings

This is where you select the earnings that will be used as **Qualifying Earnings** and **Pensionable Earnings** for Auto Enrolment.

Payment	Qualifying Earnings	Pensionable Earnings
Salary	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Statutory Maternity Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statutory Paternity Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Shared Parental Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statutory Adoption Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statutory Sick Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Holiday Pay	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## Configure Pension Fund

This is where pension fund details are maintained. You can create more than one pension fund if required.

**Tip:** Please refer to the Help for more details.

Fund No	Name	Address	Scheme Ref	Bank/Build Soc. Name
1	NEST	Nene Hall, Lynch Wood Business Park, Peterbo		
2	Pension Fund 2	2 Glenwood Avenue, Moston, Manchester, M9 1L		

# Auto Enrolment Guide

## Pension reports

The payroll software has several pension reports to assist you in administering your pensions. Select these from the library to be able to print them from the **Reports** menu.

Report	Library Section
Automatic Enrolment Summary for Period	Summaries
Pension Summary by Employee	Summaries
Pension Summary by Fund	Summaries
Pension Key Ages	Miscellaneous
Pension Status	Miscellaneous
Pension Fund Employees	Miscellaneous
Auto Enrolment Assessed Employees	Miscellaneous
Pension Fund Remittance	Multi Period Reports

### Automatic Enrolment Summary for Period

This report will show any employees auto enrolled in the selected period as well as any not auto enrolled in the period and the reason why.

### Pension Summary by Employee

This report prints details of the pension contributions for individual employees within a selected pay period. It will not show employees where employee and employer contributions are zero.

### Pension Summary by Fund

This report prints the pension contributions by all or selected **Pension Funds**. Only employees with pension contributions associated with the selected fund will be included. It will not show employees where employee and employer contributions are zero. It will group employees by **Pension Fund**.

### Pension Key Ages

This report will print current employees that will reach a key age for Workplace Pensions in the selected pay period. Currently the key ages are 16, 22, State Pension Age and 75. It can be printed per **Pension Fund** or for all **Pension Funds**.

### Pension Status

This report contains the automatic enrolment information for each employee. It can be printed per **Pension Fund** or for all **Pension Funds**.

### Pension Fund Employees

This report prints the total number of employees that have an **Automatic Enrolment Date, Opt-out Date, Opt-in Date or Join Date** within a specified date range. It can be printed per **Pension Fund** or for all **Pension Funds**.

### Auto Enrolment Assessed Employees

This report will print the number of employees assessed for auto enrolment in each company.

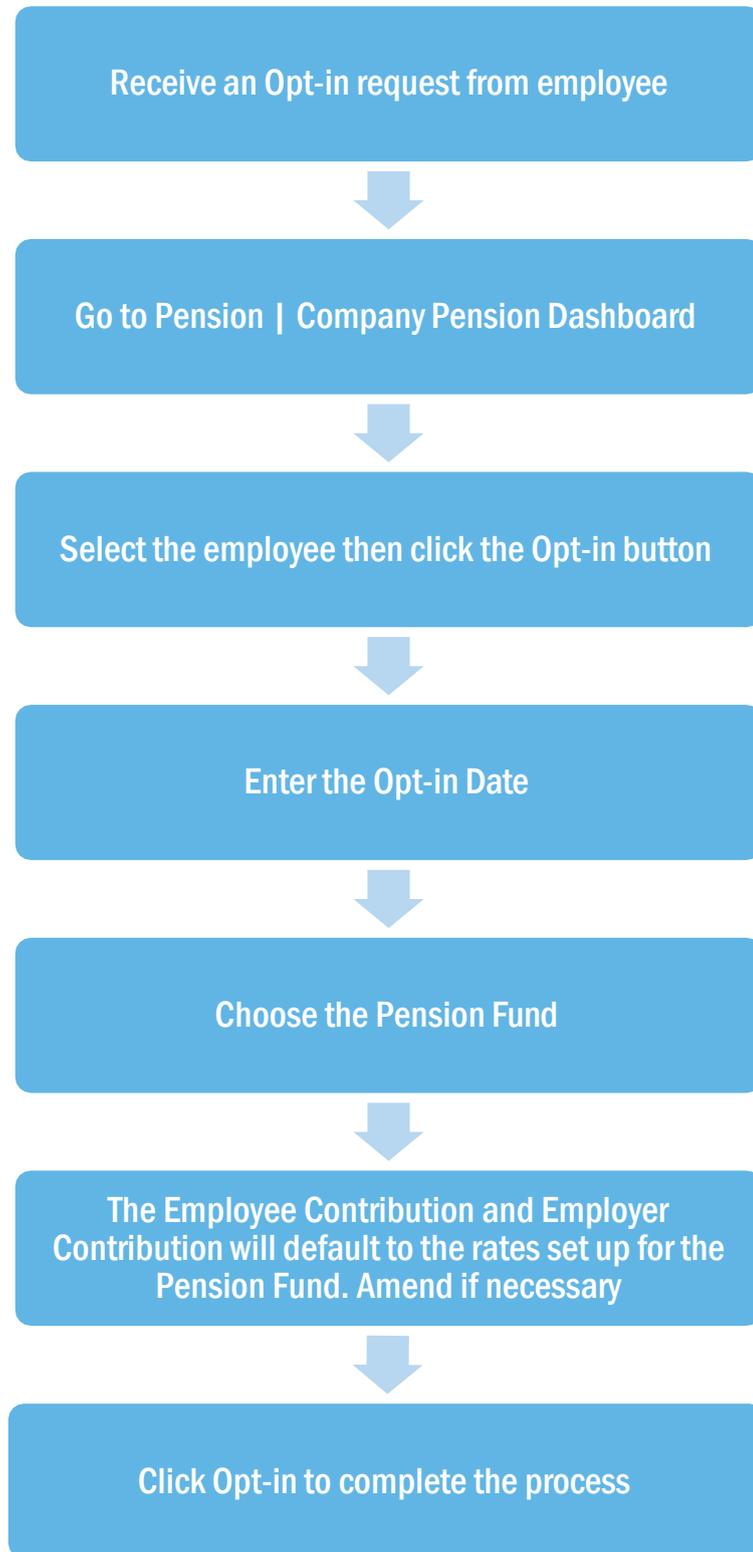
### Pension Fund Remittance

This report allows you to select a **Pension Fund**, a **From** and **To** date to print it for and also allows you to exclude employees. The report includes employees that have an employee or employer pension contribution value which is associated with the selected Pension fund and the contributions were deducted within the date range selected. It will also include employees that have had any pension payments withheld in previous months that now need to be included.

## Opting in

### How do I opt an employee in?

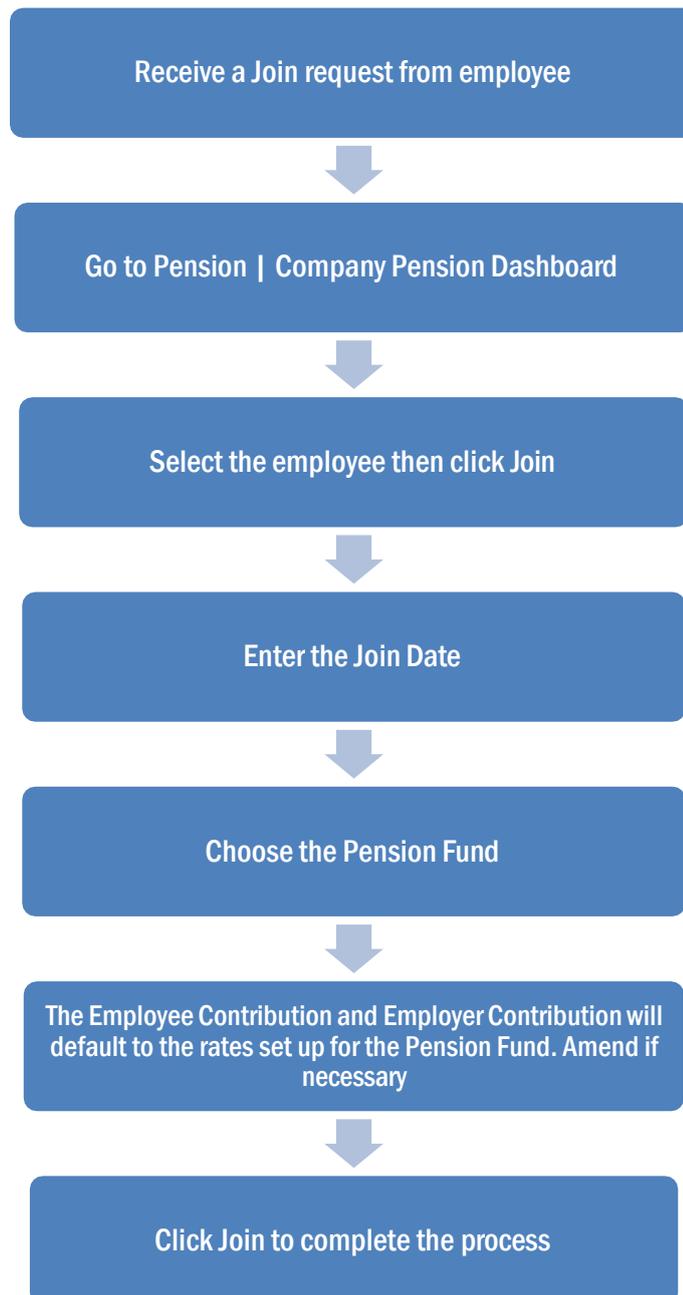
An Opt-in request can be received from a non-eligible jobholder, or an eligible jobholder within a postponement period. **Note:** Entitled Workers cannot opt-in, they need to join.



## Employee requests to join your Pension Scheme

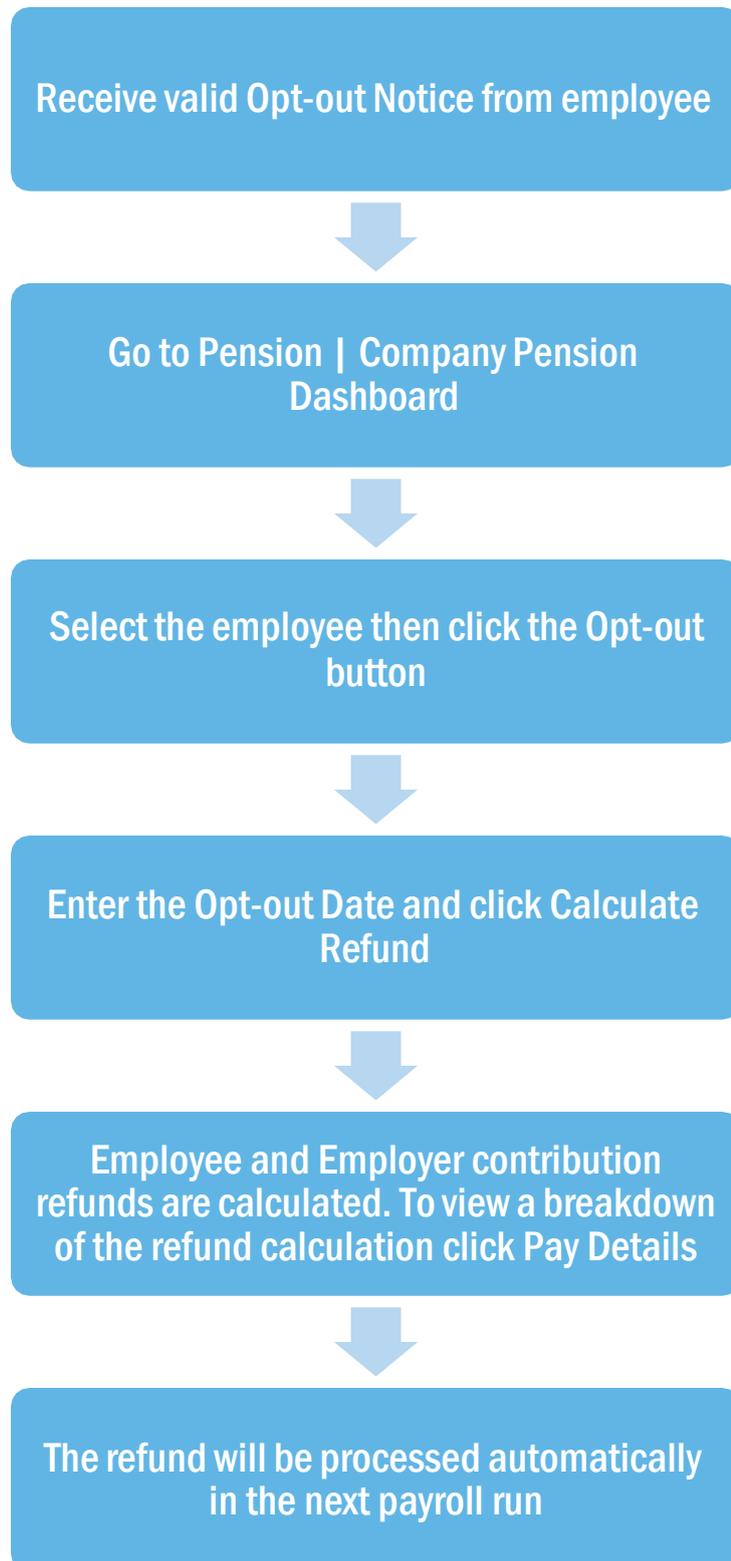
An employee can request to join your Pension scheme if they meet the following criteria:

- The employee's worker status was **Entitled Worker** when last assessed for Auto Enrolment
- The following fields in **Employee details | Auto Enrol** are un-ticked:
  - Member of a Qualifying Scheme
  - Works outside the UK.



## Opting out

### How do I opt an employee out?



## Points to remember

- An **Opt-out** button can also be found in **Employee details | Auto Enrol**. When clicked this will display the **Pension Opt-Out** screen.
- You are able to configure the opt-out period at **Pension Fund** level. To do this, go to **Pension | Configure Pension Fund**, select the fund and click on the **General** tab.
- An employee with a **Join Date** is not entitled to opt out of a Pension Scheme. If the employee wishes to stop contributions, a **Ceased Contribution Date** should be entered in **Pension | Company Pension Dashboard | Cease**. This can also be accessed via **Employee details | Auto Enrol**.

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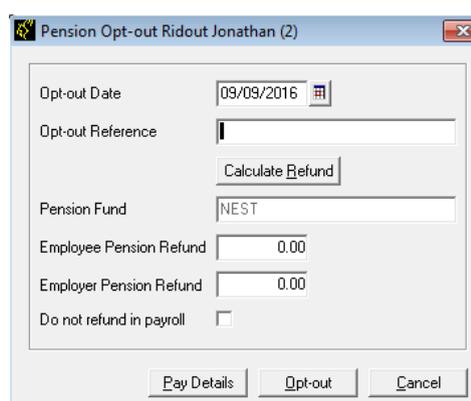
**Note:** When a jobholder gives an opt-out notice, you must check that it is a valid notice. It must contain certain statutory information which can be found [here](#).

---

## How do I refund contributions if an employee has opted-out?

It is possible to automatically refund pension contributions to employees who opt out of a pension scheme.

1. Click the **Opt-out** button on the **Employee Details | Auto Enrol** or **Pensions | Company Pension Dashboard** or **Period Pension Dashboard** screens.
2. The **Pension Opt-out** screen will open
3. Once an **Opt-out Date** is entered, click the **Calculate Refund** button
4. The calculated **Employee Pension Refund** and **Employer Pension Refund** amounts are displayed. You are able to edit these amounts if you need to
5. Click the **Opt-out** button



The screenshot shows a dialog box titled "Pension Opt-out Ridout Jonathan (2)". It contains the following fields and controls:

- Opt-out Date: 09/09/2016 (with a calendar icon)
- Opt-out Reference: (empty text box)
- Calculate Refund: (button)
- Pension Fund: NEST (dropdown menu)
- Employee Pension Refund: 0.00 (text box)
- Employer Pension Refund: 0.00 (text box)
- Do not refund in payroll:
- Pay Details: (button)
- Opt-out: (button)
- Cancel: (button)

Using the pension contribution associated with the relevant pension fund, the refund will appear in the payroll run in the next available pay period. It will always be a value regardless of whether the pension was originally a percentage or value. The YTD value for the pension will be reduced by the negative value, usually resulting in the YTD value being 0.00.

**Pension Fund** in **Employee details | Auto Enrol** will be set to <None> and **Standard** amounts for the pension will be set to zero.

If you do not wish to automatically refund the amount in payroll, tick the **Do not refund in payroll** box before clicking the **Opt-out** button.

## What if the refund period spans two tax years?

If an employee opts out of the pension scheme following auto enrolment, they are entitled to a full refund of contributions which is reported via RTI to HMRC.

For contributions taken in the current tax year, this is reported via the Full Payment Submission (FPS).

For contributions that span tax years, you must report the refunds taken in the current tax year via the FPS and send an Earlier Year Update (EYU) for any refunded contributions taken in the prior tax year.

### Example 1

Pay Period	Auto Enrolled/Opt Out	Refund Due	Reported via
Week 1	Employee Auto enrolled - Contribution taken	✓	Refund due and reported via FPS as all contributions deducted in current tax year
Week 2	Contribution taken	✓	
Week 3	Employee Opts Out		

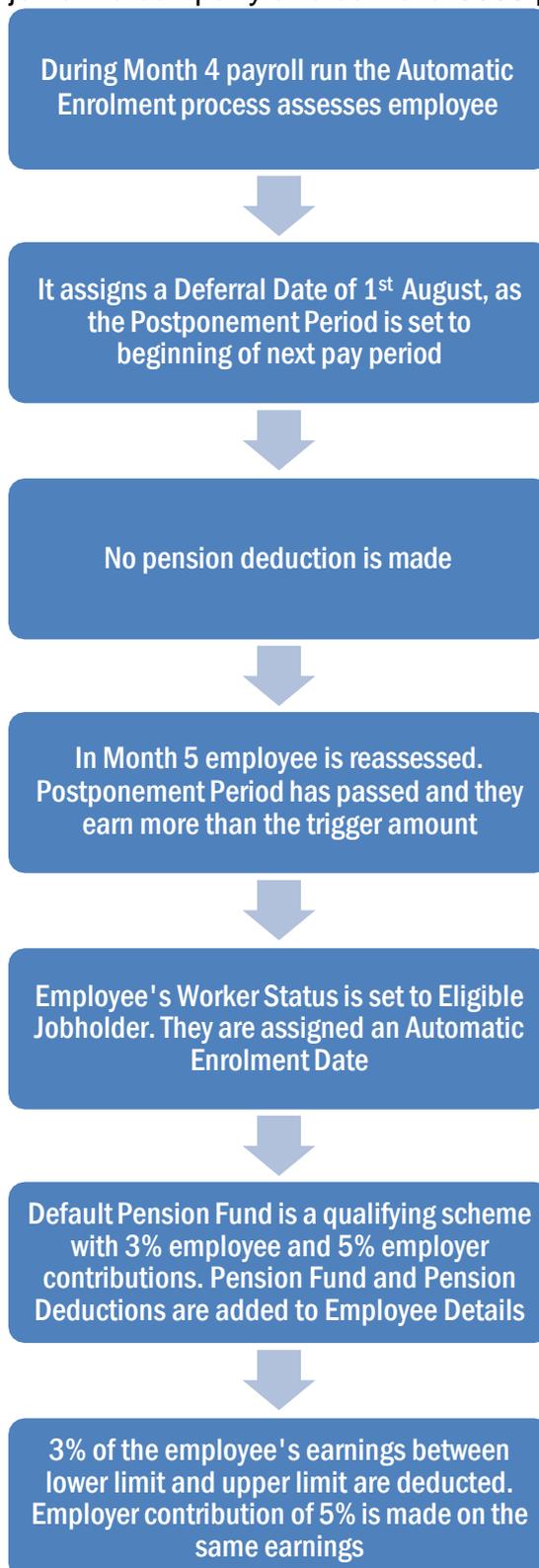
### Example 2

Pay Period	Auto Enrolled/Opt Out	Refund Due	Reported via
Week 51	Employee Auto enrolled - Contributions taken	✓	Refund due but as spanning tax year, refund for weeks 51 & 52 reported via EYU
Week 52	Contributions taken	✓	
Week 1	Contribution taken	✓	Refund due and reported for week 1 via FPS
Week 2	Employee Opts Out		

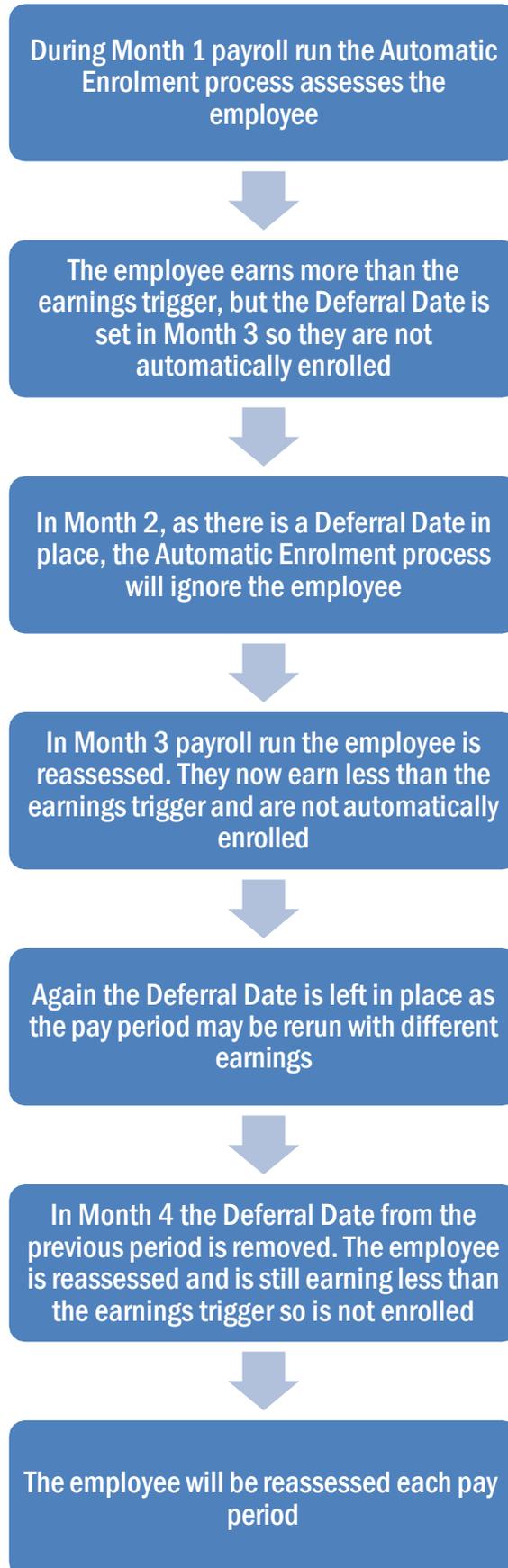
## Auto Enrolment Guide

### Automatic Enrolment - Examples

**Example 1:** Employee joins the company and earns £20000 per annum.



**Example 2:** Employee with variable earnings, receiving more than the earnings trigger in month 1. Deferral Date is set to Month 3.



# Auto Enrolment Guide

## What is Re-enrolment?

The process of automatically putting workers back into pensions is known as 'automatic re-enrolment'. Re-enrolment occurs approximately three years after your duties start and then every three years after that. At the **Re-enrolment Date** AE Assessment occurs for all the employees that previously opted out or ceased contributions more than a year before the **Re-enrolment Date**.

You can set your **Re-enrolment Date** to be any time within the re-enrolment window, which is three months before and three months after the third anniversary of your Duty Start / Staging Date.

To cater for **Re-enrolment**, two fields are shown on the **Configure Automatic Enrolment** screen below **Duty Start / Staging Date**.

### Re-enrolment Date and Previous Re-enrolment Date

The screenshot shows the 'Configure Auto Enrolment' dialog box. It has a title bar with a close button. The main area is divided into several sections: 'Duty Start / Staging Date' with a calendar icon; 'Re-enrolment Date' with a calendar icon; 'Previous Re-enrolment Date' with a calendar icon; 'Default Pension Fund' with a dropdown menu showing '<None>'; 'Pension Payments & Deductions' with a table with columns 'Description' and 'Value'; and 'Postponement Periods' with two rows: 'Staging Date/New Starter' and 'Eligible Jobholder', each with a dropdown menu set to 'No postponement' and a small box containing '0'. At the bottom right are 'OK', 'Save', and 'Cancel' buttons.

If at re-enrolment the employee is an eligible jobholder, they will be automatically enrolled into the default pension scheme or the one specified in **Employee Details | Auto Enrol**. The only difference is that the re-enrolled employee cannot be postponed.

Also:

- If the employee is an eligible jobholder within the pay reference period when re-enrolment occurs, they will be automatically re-enrolled.
- If the employee is not an eligible jobholder within the relevant pay reference period, no further action will be taken until the next re-enrolment date.

### Re-enrolment Date & Previous Enrolment Date

- If the **Duty Start / Staging Date** field is blank, the **Re-enrolment Date** and **Previous Re-enrolment Date** fields will be disabled
- If you run the year-end restart process, more than 3 months after re-enrolment date, the software will automatically move the **Re-enrolment Date** to the **Previous Re-enrolment Date** field.
- When logging into a company, if the re-enrolment window end date is approaching, a warning will be given that the **Re-enrolment Date** field is blank
- If the last day of the Pay Reference Period is on or after the last possible day of the Re-enrolment window and a **Re-enrolment Date** is not entered, the payroll will stop running

### Declaration of Compliance

Employers are required to submit a new Declaration of Compliance at the re-enrolment date. If a **Re-enrolment** or **Previous Re-enrolment Date** is entered, this date will be used to produce the details required instead of the **Duty Start / Staging Date**.

# Auto Enrolment Guide

## Quick Reference & Definitions

<p><b>Department of Work &amp; Pensions (DWP)</b>          Department for Work and Pensions - GOV.UK (<a href="http://www.gov.uk">www.gov.uk</a>)</p>	<p>Policy owner and responsible for enabling and coordinating activity for the programme – and for communications to workers</p>
<p><b>The Pensions Regulator (TPR)</b>  <a href="http://www.tpr.gov.uk">www.tpr.gov.uk</a></p>	<p>The UK regulator of work-based pension schemes (any scheme that an employer makes available to employees, including occupational, stakeholder and personal)</p>
<p><b>NEST</b>  <a href="http://www.nestpensions.org.uk">www.nestpensions.org.uk</a></p>	<p>A pension provider available to all employers who want to use it. NEST is a workplace pension scheme designed for automatic enrolment that is available to any UK employer regardless of the organisations' size</p>
<p><b>Money and Pensions Service (This was formerly Pensions Advisory Service)</b>          Money and Pensions Service (<a href="http://maps.org.uk">maps.org.uk</a>)</p>	<p>An independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of company, personal and stakeholder schemes</p>
<p><b>Eligible jobholder</b></p>	<p>a worker who is aged at least 22 and not yet reached SPA          earnings are above the earnings trigger for automatic enrolment</p>
<p><b>Non- eligible jobholder</b></p>	<p>a worker who is aged between 16 and 74 <u>and</u>          earns above the lower earnings level for qualifying earnings but below the earnings trigger for automatic enrolment          or          who is aged at least 16 and under 22 or between SPA and under 75 and earns above the earnings trigger for automatic enrolment</p>
<p><b>Entitled worker</b></p>	<p>a worker who is aged at least 16 and under 75 <u>and</u>          earns <b>below</b> the lower earnings level for qualifying earnings</p>
<p><b>Qualifying Earnings</b></p>	<p>Includes all of the following pay elements (gross):</p> <ul style="list-style-type: none"> <li>• Salary</li> <li>• Wages</li> <li>• Commission</li> <li>• Bonuses</li> <li>• Overtime</li> <li>• SSP, SMP, SPP, ShPP, SAP.</li> </ul> <p>These earnings are used to identify whether an employee is an eligible jobholder or a non-eligible jobholder and their level of contributions.</p> <p>When a worker is paid in arrears, the employer considers what is due to be <i>paid</i> in this period regardless of what period it is earned.</p>

<b>Automatic Enrolment</b>	<b>Eligible jobholders</b> who are not already a member of a <b>qualifying scheme</b> on the employer's <b>Duty Start / Staging Date</b> must be automatically enrolled into an automatic enrolment scheme. The employer will choose the scheme for automatic enrolment.
<b>Duty Start / Staging Date</b>	Your legal duties for automatic enrolment begin on the day your first member of staff starts work. This is known as your duties start date and you cannot change this date.
<b>Qualifying Scheme</b>	To be a <b>qualifying scheme</b> , minimum contributions must be made or it must provide a minimum rate at which benefits will build up. A scheme suitable for automatic enrolment must also <b>not</b> : <ul style="list-style-type: none"> <li>• impose barriers to joining the scheme, such as probationary periods or age limits for members</li> <li>• require staff to make an active choice to join or take any other action prior to joining</li> <li>• require the provision of extra information in order to stay in the scheme.</li> </ul>
<b>Postponement Period</b>	Postponement is an additional flexibility for an employer that allows them to choose to postpone automatic enrolment for a period of their choice of up to three months
<b>Deferral Date</b>	This is the last day of the <b>Postponement Period</b> and the date employees will be re-assessed for auto enrolment
<b>Opt-out</b>	<b>Eligible jobholders</b> may choose to opt out after they have been automatically enrolled. <b>Non-eligible jobholders</b> who have opted in may choose to opt out after they have been enrolled. Workers who have been enrolled under contractual enrolment (e.g. under their contract of employment) and <b>entitled workers</b> who have asked to join a scheme do not have the right to choose to opt out. If they want to leave the scheme, they must cease membership in accordance with the scheme rules.
<b>Opt-in</b>	A jobholder has the right to opt in to an automatic enrolment scheme, unless they are: <ul style="list-style-type: none"> <li>• an active member of a qualifying scheme with that employer</li> <li>• an eligible jobholder for whom the employer has an automatic enrolment duty or</li> <li>• an eligible jobholder for whom the employer has a re-enrolment duty.</li> </ul>
<b>Pay Reference Period</b>	This is the period an employee's auto enrolment assessment is based on.