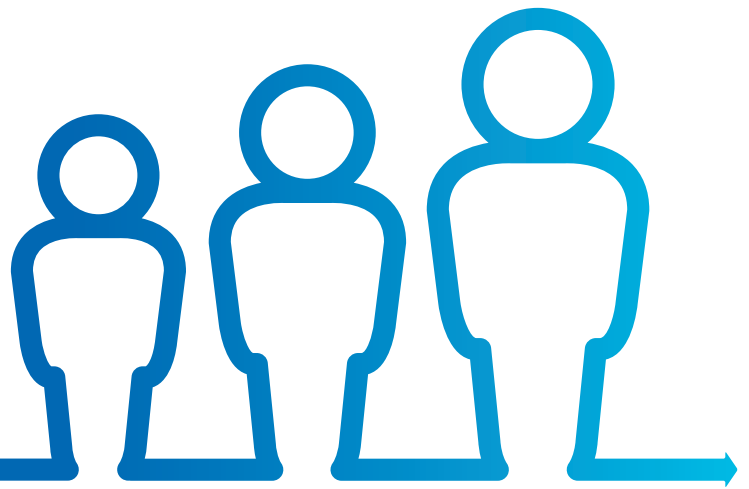


Employees don't want to be part of your pension scheme?




Here's what you need to do...

- 1** Assess your employees for automatic enrolment statuses and contributions (even if they've already told you they don't want to join!).
- 2** Enrol all eligible employees into The People's Pension (this is important so you meet your duties as an employer) and upload the first contribution. We'll then send your employees their joiner information.
- 3** In the joiner information are instructions about what your employee needs to do if they don't want to stay in the scheme, known as '*opting out*'. In a nutshell – they can do it online, via our automated phone line or contact us for a paper form.

What to do if an employee opts out...

If an employee wants to leave the scheme, they must contact us directly.

Once an employee has told us they don't want to stay enrolled in the scheme, we'll let you know in your Online Services account.

In your account home screen, under manage employees, you'll see '*manage scheme leavers/opt-outs*'. If any of your employees have told us they don't want to be part of your scheme you'll see a  here. Click '*select*'. We've broken these employees down into three categories:

- **Opt out with no refund due**
These employees have opted out but are not due a refund. This could be because they've opted out after the one month 'opt-out' period, or because no contributions have been made yet.
- **Opt out where a refund may be due**
We're still working out whether these employees are due a refund.
- **Opt out where a refund has already been processed**
We've calculated these employees are due a refund and have credited your employer account. You have a couple of options; Offset this amount against your next payment (and just pay the reduced amount) or, click 'request a refund' from your account home screen.

For employees to receive a refund they must have a status of eligible or non-eligible and opt out within one month of receiving their joiner information.

Employers 'quick actions'



- Enrol any eligible employee
- Log in to your Online Services account and check for any opt-out notification
- View opt-out notifications and acknowledge
- Update payroll so no future contributions are taken
- Return any employee contributions

Remember if employees have left the scheme you must mark that employee as a leaver on your next file upload. It's your responsibility to refund any employee contributions back to your employee.

Use Online Services to 'acknowledge' opted out employees (there's instructions on-screen). Don't forget to update your payroll – make sure you don't take any contributions from employees that have opted out.

What we'll do

- ✓ Send joiner information to your employees
- ✓ Record the employees' decision to opt-out
- ✓ Inform you through Online Services
- ✓ Calculate any refund due
- ✓ Credit any refunds to your Online Services account