



# Meeting The Pensions Regulator's inspection requirements



## Why does the regulator make these inspections?

**As the UK's regulator for workplace pensions, it's The Pensions Regulator's responsibility to ensure employers meet their auto-enrolment duties in accordance with the Pensions Act 2008. This involves the regulator visiting employers to check that they're complying with their duties and any other legal requirements, such as paying contributions on time.**

## When an inspection takes place

Inspections usually take place during normal business hours and you'll normally be sent a written 'Notice of inspection' (unless it's an unannounced visit). This notice letter includes a schedule which explains the information and documents that you'll need to provide to the inspector on the day of their visit.

You can view an example of the 'Notice of inspection' letter on page 40 of the [Compliance and enforcement policy](#) from The Pensions Regulator.

## How this guide can help

This guide supports employers that are preparing for an inspection from The Pensions Regulator. However, please note that it's the employer's responsibility to carry out their duties and provide the regulator with the evidence they need.

**The aim of this guide is to provide an overview of what the regulator may ask for during an inspection. It doesn't include everything.**

### What you may need to show the regulator:

- Copies of opt-out notices
- Copies of opt-in and joining notices
- Evidence of enrolment into a relevant pension scheme
- Evidence of contributions paid (usually found in your payroll records)
- Any other relevant records about your workforce (this ensures that any employee who should have been enrolled into your workplace pension has been).

We'll have already supplied you with most of the information that The Pensions Regulator may ask for during an inspection.

The table on page 4 of this guide outlines what you would have done so far. We've included a blank 'Comments/ Checklist' column for you to use if you wish.

It refers to your Online Services account, the system used by employers to manage their account with The People's Pension. If you need help navigating around your Online Services account, take a look at our [Online Services guide](#).



Task number	Completed tasks	The evidence/information to show The Pension Regulator	Comments/Checklist
1	You've chosen your pension scheme and set it up before your staging/duties start date	<p><b>A.</b> Confirmation letter of your staging/duties start date from The Pension Regulator.</p> <p><b>B.</b> Any selection criteria you used when choosing a pension scheme.</p> <p><b>C.</b> Contract documents between you and The People's Pension eg, the 'Deed of Participation' or 'Agreement to Bind'.</p> <p><b>D.</b> The details of your pension scheme with The People's Pension, such as the contribution rates and earning basis, which are outlined in your worker groups. These can be viewed in the 'Manage employer/Manage worker group' section in your Online Services account (more information on page 17 of the <a href="#">Online Services guide</a>).</p> <p><b>Our details:</b></p> <p><b>Name:</b> The People's Pension – occupational pension scheme</p> <p><b>Address:</b> Manor Royal, Crawley, West Sussex, RH10 9QP</p> <p><b>Employer Pension Scheme Reference:</b> Your admin account number with The People's Pension</p> <p><b>Pension Scheme Registry number:</b> 12005993</p>	
2	You've communicated with your employees about The People's Pension within 6 weeks of your staging/duties start date	<p>Each employee has been written to:</p> <p><b>A.</b> explaining to those enrolled:</p> <ul style="list-style-type: none"> <li>- that contributions will be deducted from their wages and paid into a pension scheme</li> <li>- that they have the right to opt out of the scheme, if they wish to</li> <li>- more about the pension scheme you've chosen.</li> </ul> <p><b>B.</b> explaining to those not enrolled:</p> <ul style="list-style-type: none"> <li>- that they have a right to opt in to a workplace pension scheme or join a registered pension scheme.</li> </ul> <p>You and/or The People's Pension will have communicated to your employees about this by:</p> <ul style="list-style-type: none"> <li>• sending a copy of the information by post</li> <li>• providing your employees with the information in person</li> <li>• sending information in an email</li> <li>• sending information as a PDF or other attachments by email.</li> </ul> <p>Your payroll or admin system might have done this for you. You may have used one of our templates within the communications toolkit, such as our <a href="#">Duties start date template letter – Simply Comply</a>. This is a good starting point to show how you've communicated with your employees.</p>	

Task number	Completed tasks	The evidence/information to show The Pension Regulator	Comments/Checklist
3	You've communicated to your employees about postponement (optional)	<p>Choosing postponement is optional. Choosing this option means you've decided to delay assessing who should be enrolled into your pension scheme for up to 3 months. You would need to write to your employees to tell them you're postponing their auto-enrolment. This could've been done at your staging/duties start date when an employee started working for you, or when the employee met the eligibility criteria.</p> <p>If you chose postponement, you would have written to your employees about the date they'd be assessed for auto-enrolment.</p> <p>Your payroll or admin system might have done this for you. If you used one of our templates in the communications toolkit, such as our <b>Postponement duties start date template letter – Simply Tailor</b>, this would be a good starting point to show how you communicated postponement to your employees.</p>	
4	You've assessed your workforce and auto-enrolled your employees	<p>When an employer starts to comply with their auto-enrolment duties, they must carry out an assessment of their employees.</p> <p>Any eligible employees at the time of this assessment would have been enrolled and sent information about their pension scheme.</p> <p>You can view your employees' records in your Online Services account in the 'Manage employee details' section (more about this on pages 11 and 12 of the <b>Online Services guide</b>). This shows when your employees were auto-enrolled and when their joiner information was sent by The People's Pension.</p> <p>For examples of the information we sent your employees, you can take a look at our:</p> <ul style="list-style-type: none"> <li>• <b>Sample new joiner letter</b></li> <li>• Member booklet, <b>This way to more information</b></li> </ul>	
5	You've received correspondence from your employees who opted in or joined	<p>Some of your employees may have wished to <b>join or opt in</b> to your pension scheme.</p> <p>If they wanted to:</p> <ul style="list-style-type: none"> <li>• join a pension scheme, you would have allowed them to join The People's Pension so they could pay contributions into their pension. You won't have needed to make contributions too</li> <li>• opt in to a pension scheme. You should've enrolled your employees into The People's Pension and be making regular contributions.</li> </ul> <p>All requests to opt in or join The People's Pension would need to have been in writing and signed by the person asking to opt in or join. If the employee sent this to you electronically, it would need to include a statement from them confirming that they personally submitted the request. For an opt-in request, you would have needed to enrol the employee, usually within a month of receiving the request.</p> <p>If you have employees who have opted in or joined the scheme, you must provide the regulator with the correspondence you've received from the employee.</p>	

Task number	Completed tasks	The evidence/information to show The Pension Regulator	Comments/Checklist
6	<b>You've calculated the pension contributions for your employees</b>	<p>You may be using your payroll provider or The People's Pension to calculate the pension contributions for your employees. You'll need to show the regulator how your contributions are calculated using your own records.</p> <p>Your pension scheme will have been set up originally using specific contribution rates on an earnings basis. These are outlined in your worker groups, which can be viewed in the 'Manage employer/manage worker group' section in your Online Services account (find out more on page 17 of the <a href="#">Online Services guide</a>).</p> <p>For more information on qualifying earnings, take a look at paragraph 49 on page 19 of The Pensions Regulator's <a href="#">Detailed guidance for employers, No. 4 (Pension schemes)</a>.</p> <p>If you're self-certifying the pension scheme, you'll need to provide the certificate and data/evidence to support it. For more information on certification, take a look at paragraphs 67 to 77 on pages 22 to 24 of The Pensions Regulator's <a href="#">Detailed guidance for employers, No. 4 (Pension schemes)</a>.</p>	
7	<b>You've reassessed your workforce in line with your payroll run for those not in the pension scheme</b>	<p>You would have monitored the ages and earnings of your new and existing employees and checked their eligibility for auto-enrolment every pay period.</p> <p>As your employees become eligible, they'll need to have been enrolled in The People's Pension.</p> <p>You'll need to provide evidence of this in practice, from either your payroll system or our assessment tool (if you chose to use this).</p> <p>You can view your employees' records in your Online Services account by going to the 'Manage employee details' section (find out more about this on pages 11 and 12 of the <a href="#">Online Services guide</a>). This will show when your employees were auto-enrolled, opted in or joined and when their joiner information was sent by The People's Pension.</p>	
8	<b>You've written to new joiners</b>	<p>You'll have written to each new employee, explaining more about their options and The People's Pension. (Please see points A and B in 'Task 2' above for more information). You might have also used one of the templates from our <a href="#">communications toolkit</a> to tell your employees more about their workplace pension.</p>	
9	<b>You have records of any opt outs</b>	<p>'Opting out' is when a member of the pension scheme decides to leave it within a month of being enrolled and receives a refund of their contributions.</p> <p><b>You must not encourage your employees to opt out of their workplace pension as this could be considered as 'inducement'. Any decision to opt out must be made freely by your employees without any influence from you.</b></p> <p>For more information about the opt-out process, take a look at our <a href="#">opt-out factsheet</a>.</p> <p>You can view your employees' records in your Online Services account by going to the 'Manage employee details' section (find out more about this on pages 11 and 12 of the <a href="#">Online Services guide</a>). This will show when an employee chose to opt-out.</p>	

Task number	Completed tasks	The evidence/information to show The Pension Regulator	Comments/Checklist
10	You've obtained evidence of contribution payments to The People's Pension	You can use your Online Services account to show the regulator that you made contributions (yours and your employees') by the 22nd of the month after the month they were deducted. Simply log in to your Online Services account to download statements or view previous submissions in the 'Account transactions' section.	
11	You've kept and maintained records	<p>There's a prescribed list of membership information that need to be kept by the employer and The People's Pension. This includes specific member information and general member communications.</p> <p>These records also need to be retained for a certain period. For more information, please visit The Pensions Regulator's <a href="#">Detailed guidance for employers, No. 9 (Keeping records)</a>.</p> <p>You can find your employees' information by logging in to your Online Services account in the 'Manage employee details' section.</p>	
12	You have proof that you have completed your (re)declaration of compliance	<p>To show that you're meeting your auto-enrolment duties, you will have completed a declaration of compliance for The Pensions Regulator.</p> <p>To show the regulator that you completed your declaration, you'll need your letter code from The Pensions Regulator's letter and a pay as you earn (PAYE) reference to access the declaration of compliance online service.</p> <p>Please note, if you completed your declaration of compliance with The People's Pension, you'll instead find your record in your Online Services account.</p> <p>If you need to re-declare your compliance, you may need to show the regulator that you completed this within 5 months of:</p> <ul style="list-style-type: none"> <li>• your staging/duties start date</li> <li>• the 3rd anniversary of your staging/duties start date for your first re-declaration or</li> <li>• your previous re-enrolment date for subsequent re-declarations.</li> </ul>	
13	You have evidence to show you've re-enrolled eligible employees	<p>Re-enrolment is the process where you must put certain employees who've either opted out or ceased active membership into a pension scheme. It takes place approximately every 3 years and happens on an immediate basis if the employee or the pension scheme meets certain criteria. For more information, please visit The Pensions Regulator's <a href="#">Detailed guidance for employers, No. 11 (Re-enrolment)</a>.</p> <p>You'll need to show evidence of this process and what you did on your re-enrolment date. This may include how you communicate to your employees about re-enrolment. You might have used our re-enrolment template letter or the re-enrolment report created in your Online Services account to find out which of your employees you needed to re-enrol.</p>	

## What happens after the inspection?

The inspector will review the information you've provided and may make further enquiries. They'll aim to contact you within 4 weeks of the inspection to confirm if they're satisfied that you meet their requirements or to request further information.

