

# How to complete re-enrolment with The People's Pension



# What is re-enrolment?

Re-enrolment is the government's way to encourage people to save for their retirement. You'll need to re-enrol your employees back into your workplace pension scheme who, in the last 3 years, have either:

- opted out
- ceased active membership
- reduced their contributions so they're not meeting the total minimum level.

We've lots of resources and information available at [www.thepeoplespension.co.uk/re-enrolment](http://www.thepeoplespension.co.uk/re-enrolment) to help you with re-enrolment.

## When do you need to re-enrol?

The re-enrolment date is 3 years on from your original staging/duties start/previous re-enrolment date. But you can re-enrol up to 3 months before or up to 3 months after the 3-year anniversary of your staging/duties start/previous re-enrolment date.

The re-enrolment date you choose becomes the date membership will begin for any employees you re-enrol. So you'll need to start calculating contributions for these employees from the date you select.

You can't use postponement with re-enrolment.

This guide will take you through the steps you need to complete to remain compliant with your workplace pension duties.



# Log into the online account (EOS)

From the home page, click the 'Show accounts' button to the right of your company name, and then click on the small grey 'cog' icon, followed by the 'Go to account' option.

**Home**

## Accounts

Filter your accounts by action required:

| Employer           | Staging/duties start date | No. of accounts |               |
|--------------------|---------------------------|-----------------|---------------|
| Example employer 1 | 01/02/2016                | 1               | Show accounts |
| Example employer 2 | 01/03/2017                | 1               | Hide accounts |

| Account no. | Account name    | Product              | Frequency | Next pay period     | Actions |
|-------------|-----------------|----------------------|-----------|---------------------|---------|
| 123456      | Re-En2.Number 1 | The People's Pension | Monthly   | 01/07/17 - 31/07/17 |         |

Page 1 of 1  
[Show all](#)

[Sign up an employer](#) **Sign up an**

## Completed accounts

- Go to account
- Submit employee data
- Make a payment
- Contribution increases
- Documents

# Select 'Automatic re-enrolment'

You'll find it in the bottom left box titled 'Manage employer'. If 'Automatic re-enrolment' isn't showing, then according to our records, you don't need to re-enrol just yet. If you think we might have this wrong, please get in touch.

The screenshot shows a user interface for 'Manage account'. On the left is a navigation menu with options: Home, Account home, Manage employees, Manage payments, Manage employer, Help, and Logout. The main content area is titled 'Manage account' and contains several sections:

- Automatic re-enrolment** (highlighted in blue):
  - Text: "You need to re-enrol. Every three years the government wants to give the employees who have ceased active membership in The People's Pension another chance to get started. It's a process called cyclical re-enrolment, and involves some input from you. Please note: If you have not provided us with an automatic re-enrolment date, you will be unable to complete the file upload 2 months prior to the 3rd anniversary of your staging date or duties start date. Make sure you write to your employees if they're being re-enrolled. Use our letter template." A "Find out more" button is present.
  - Section: "After your staging date you'll need to start submitting your employee data"
    - List:
      - Upload a data file or enter it manually on our system - it's up to you
      - We have lots of useful guides and help throughout the process
      - Don't forget you have to do this every month
    - "Get started" button
- Manage employees**:
  - Submit employee data: Select (with a red exclamation mark icon)
  - Manage scheme leavers/opt outs: None to manage
  - Manage employee details: Select
- Manage payments**:
  - Make a payment: Select
  - Request a refund: Select
  - Account transactions: Select
  - Automated collection: Activate
- Manage employer**:
  - Manage worker groups: Select (with a red exclamation mark icon)
  - Company details: Select
  - Automatic re-enrolment: Select (with a red exclamation mark icon)
- Help**:
  - View documents: Select
  - Resource library: Select
  - Give us your feedback: Select

A red arrow points from the 'Automatic re-enrolment' option in the 'Manage employer' box to the 'Automatic re-enrolment' section at the top of the main content area.

# Complete your re-enrolment checklist

The re-enrolment page will ask you to complete your re-enrolment checklist.

[? Help & support](#)

[Home](#)

[Account home](#)

[Manage employees](#)

[Manage payments](#)

[Manage employer](#)

[Help](#)

[Logout](#)

## Re-enrolment

**You need to re-enrol.**  
Every three years you have to check whether any of your employees need to be re-enrolled in your workplace pension, and then re-enrol anyone that does.

Please note, if you haven't provided us with a re-enrolment date two months before the three year anniversary of your staging date or duties start date, you may be unable to send us your employee data.

**Generate your re-enrolment report**  
[Generate report](#) [Report guide \(pdf\)](#)

**Your re-enrolment checklist** 0 of 5 tasks completed

| Task   | Complete                 |
|--|--------------------------|
| <p>1. <b>Learn about your re-enrolment obligations</b></p> <p>You need to re-enrol certain employees who were previously automatically enrolled and may have ceased active membership or chosen to reduce their pension contributions to below the minimum level.</p> <p>It's important you let your employees know if they're going to be re-enrolled – use our <a href="#">letter template</a> to help you communicate with them.</p> <p><a href="#">Download our re-enrolment guide (pdf)</a> <a href="#">Visit our website</a></p> | <input type="checkbox"/> |
| 2. <b>Generate your re-enrolment report</b> <a href="#">Expand</a>   | <input type="checkbox"/> |
| 3. <b>Do you use us for assessment?</b>  | <input type="checkbox"/> |
| 4. <b>Confirm your re-enrolment date</b>   | <input type="checkbox"/> |
| 5. <b>Inform the regulator</b> <a href="#">Expand</a>  | <input type="checkbox"/> |

# Your checklist

## 1 Learn about your re-enrolment obligations

Discover what's required from you, including writing to the employees you re-enrol.

## 2 Generate your re-enrolment report

This will help you identify who you need to re-enrol. Your report includes employees who've previously been assessed as 'eligible jobholders' and have either:

- opted out
- been recorded on your employee data submission (file upload) as a pension scheme leaver
- not received a contribution in the 3 months before the date the report was generated.

The report should be saved now as it won't be available again once you've completed the checklist.

### How to use your re-enrolment report

1. Review the list to see if any of the employees listed no longer work for you.
2. Assess your workforce.
3. Decide whether or not you'd like to include any exempt employees.

## 3 Assessing your workforce

### Do you use The People's Pension assessment tool?

If yes, here's how it works for re-enrolment:

1. On your employee data submission that relates to the **pay period** in which your re-enrolment date falls, identify those workers who need to be assessed for re-enrolment by inserting the code '**RE**' in the **Starter/Leaver** field – field S.
2. The assessment tool will assess them and suggest their status and contribution level on the assessment report based on the data that has been submitted. Then, proceed as normal with uploading the information back into your payroll.
3. Please ensure the indicator is removed on all subsequent files.

There is no separate employee data submission for re-enrolment. It will be processed on your usual employee data submission alongside normal contributions.

You can't apply postponement for those you're re-enrolling, but you can for workers who you're enrolling for the first time.

## Do you use a payroll professional to assess your employees?

If you use a payroll professional, they may be arranging this all for you – you just need to let them know your re-enrolment date.

The key thing is to discuss the process with them and whether they need a copy of your re-enrolment report. If they can't manage re-enrolment, we can do it for you, or you can choose to do it yourself.

If they can manage the process:

- They will assess which of your employees are eligible jobholders from those who have stopped contributing.
- They should supply a new AE date on your employee data file.
- You may also need to tell them whether or not you want to re-enrol any of your employees where exemptions apply.

## Do you assess your employees?

If you assess your employees manually, you'll need to add any employees that need to be re-enrolled when you submit your employee data to us.

## 4 Confirm your re-enrolment date

You can choose any single date in a 6-month window, centred on the 3rd anniversary of your original staging/duties start/previous re-enrolment date.

If you haven't told us your re-enrolment date within 2 months of the 3rd anniversary of your staging/duties start/previous re-enrolment date, our system may stop you uploading your employee data. This is because it's compulsory for you to go through the re-enrolment process. You may be unable to submit any data until you've told us your re-enrolment date.

## 5 Inform the regulator

You need to complete a **re-declaration of compliance** to The Pensions Regulator within 5 months of the 3rd anniversary of your staging/duties or previous re-enrolment date. Otherwise you could be fined. **You need to do this even if you don't have any employees to re-enrol.**

### One last thing to remember

It's a good idea to let employees know you'll be re-enrolling them first, as this could reduce the number of queries you have to answer.

We have communication templates you can use for this. Download them at: [www.thepeoplespension.co.uk/re-enrolment-toolkit](http://www.thepeoplespension.co.uk/re-enrolment-toolkit).

For more information or help:



01293 586666



support@bandce.co.uk

[www.thepeoplespension.co.uk/re-enrolment](http://www.thepeoplespension.co.uk/re-enrolment)



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