

## Re-enrolment: the 3-year cycle

We're here to help you along the way



# Re-enrolment is a legal requirement that all employers must carry out

Every 3 years, you need to re-enrol your employees who've opted out or stopped contributing to their workplace pension – it's called re-enrolment. It's the government's way of giving people an opportunity to start contributing again and decide if now is the right time to save for their future. Anyone you re-enrol can choose to opt out again once we've received their first contribution and their joiner information has been issued.

It's essentially the same process you followed when you began auto-enrolment, just with a few differences which we'll guide you through.

Our guide will tell you what you need to do to help you remain compliant with your legal duties.

## Re-enrolment at a glance

- 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 on your re-enrolment date.
- You have to re-declare your compliance with The Pensions Regulator, to show you're continuing to meet the government's workplace pension regulations.



# The auto re-enrolment journey in 5 simple steps



## Step 1

Choose a date to re-enrol your employees



## Step 2

Work out which of your employees to re-enrol



## Step 3

Re-enrol your employees on your chosen date



## Step 4

Tell your employees you're re-enrolling them



## Step 5

Re-declare your compliance to The Pensions Regulator

## How we can help you with re-enrolment

- A re-enrolment checklist in your Online Services account.
- A report in your Online Services account to help identify who you may need to re-enrol.
- **Communication templates** for you to use with your employees.
- We'll send you email reminders when you're approaching re-enrolment.
- And there's plenty of info at [www.thepeoplespension.co.uk/re-enrolment](http://www.thepeoplespension.co.uk/re-enrolment)



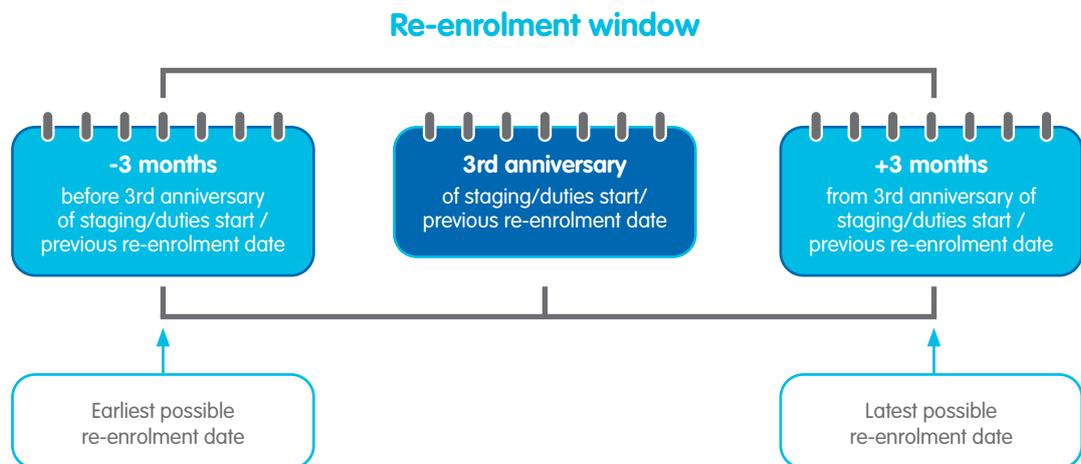
## Step 1

### Choose a date to re-enrol your employees

This is your re-enrolment date – the date your payroll, HR and software processes must be ready to go.

You can choose any date in a 6-month window, based on the 3rd anniversary of your staging/duties start/previous re-enrolment date. For example, if your duties start date was 1 May 2017, you can choose to re-enrol on any day between 1 February 2020 and 31 July 2020.

**You can't use postponement for re-enrolment.**



You must consider what's payable in the whole pay period, irrespective of whether the re-enrolment date falls part way through a pay period. It's just one date per employer, so if you operate more than one PAYE payroll, think about a date that best aligns to all the payrolls you operate. We only accept data files for a whole pay period. So, it may be easier for you to choose a re-enrolment date that falls on the first day of the pay period.

The re-enrolment date is the:

- date membership to The People's Pension, and the calculation of pension contributions usually start for re-enrolled employees
- start of the 6-week period in which re-enrolment must be completed
- centre date of your re-enrolment window in 3 years' time.

### **Make sure you tell us your re-enrolment date**

You may be unable to submit any data until you've told us your re-enrolment date. It's important that you do this as soon as possible.

**You need to do this even if you have no employees to re-enrol.**

### **Log in to your Online Services account to tell us the date using the 're-enrolment' checklist.**

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 a legal requirement for you to carry out the re-enrolment process.



## **Step 2**

### **Work out which employees to re-enrol**

Next you need to assess your workforce (with some exceptions) to see if any meet the criteria to be auto-enrolled.

You need to re-enrol employees who have:

- opted out of an auto-enrolment pension scheme and aren't currently enrolled
- stopped contributing or left the pension scheme
- stayed in the pension scheme but have reduced contributions so they don't meet the minimum total contribution level.

You don't need to re-enrol (but you can if you want to) employees who:

- have never met the criteria before to be auto-enrolled
- are under 21 or over State Pension age
- are currently paying into a qualifying pension scheme at or above the minimum contribution level
- have left the pension scheme in the 12 months up to your re-enrolment date
- have been granted tax protected status on their pension savings
- have received a pension winding-up lump sum payment in the preceding 12 months
- are directors and have a contract of employment with the company
- are genuine partners of a limited liability partnership – those partners aren't employees for tax purposes
- have given notice or been dismissed
- have their auto-enrolment assessment postponed on the date you re-enrol.

## We can help you work it out

We'll provide a re-enrolment report in your Online Services account. This can be found in your re-enrolment checklist. The report will help you to identify the employees you may need to re-enrol.

## How to use your re-enrolment report

1. Review the list to identify which of the employees listed are no longer in your employment.
2. Decide whether or not you'd like to include the employees where an exception applies as outlined on page 4.
3. Include the employees you want to re-enrol in your employee data, as explained on step 3.

A typical re-enrolment report looks like this:

	A	B	C	D	E	F	G	H	I
1	Forename	Middlename	Surname	Date of Birth	Ni Number	Unique ID	AE Date	Ceased Active Membership Date	Employment End Date
2	Anne		Example	17/04/70	AB123456C	12345678	01/01/13	01/02/13	
3									
4									
5									
6									
7									
8									
9									
10									
11									

### Remember

Even if you don't have any employees who need to be re-enrolled, you still need to tell us your re-enrolment date. And you'll still need to re-declare your compliance to The Pensions Regulator – otherwise you could be fined.

## Step 3

### Re-enrol your employees

There are different ways to do this, depending on how you assess your employee pension contributions at the moment.

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

There's no separate employee data submission for re-enrolment. It'll be processed on your usual employee data submission with your normal contributions.

To re-enrol using your assessment tool, follow these steps:

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

### Remember

You can't apply postponement for those you're re-enrolling.

## Do you use a payroll bureau to handle your pension?

If you use a payroll company or other third party to manage your pension, they should handle this process for you. They'll let you know if they need anything from you. The key thing is to discuss the process with them, and if they need a copy of your re-enrolment report.

## Do you assess your employees?

If you assess your employees manually, you'll need to add any employees that need to be re-enrolled. Simply add "RE" to the 'starter/leaver' column when you submit your employee data to us.

### Remember

You'll still need to complete the re-enrolment checklist and re-declare your compliance with The Pensions Regulator, regardless of who does the assessment.

And

You should continue assessing your employees every pay period as usual to keep their pension contributions up to date.



## Step 4

### Tell your employees

Once you've re-enrolled your employees, we'll send them joiner information to help them understand their workplace pension.

- But it's a good idea to let them know you'll be re-enrolling them in advance to reduce any questions your employees may have for you. To help, we have communication templates you can use for this. You'll find them, plus other re-enrolment material, in our communications toolkit at [www.thepeoplespension.co.uk/re-enrolment-toolkit](http://www.thepeoplespension.co.uk/re-enrolment-toolkit)

Our systems store some of the information from re-enrolment. But you may want to note your re-enrolment and declaration dates if you need in-depth records, as well as which employees you're re-enrolling.



## Step 5

### Re-declare your compliance with The Pensions Regulator

You're legally required to re-declare your compliance on The Pensions Regulator's website to show you've complied with your employer duties.

You must complete your re-declaration within 5 calendar months of the 3rd anniversary of your staging/duties start or previous re-enrolment date.

You'll need to include details of yourself, the company, PAYE schemes and your workforce, as well as our details:

- Occupational pension scheme
- Pension scheme name – The People's Pension Scheme
- Pension scheme provider address – Manor Royal, Crawley, West Sussex, RH10 9QP
- Pension scheme registry number – 12005993

Once you've submitted your re-declaration to The Pensions Regulator, they'll send you an acknowledgement letter. This completes your re-enrolment duties until your next re-enrolment window in around 3 years.

#### Remember

If you don't re-declare your compliance in time, you may be fined.

#### Useful links

##### The People's Pension

Here's where to find more information about re-enrolment, and our approach:  
[www.thepeoplespension.co.uk/re-enrolment](http://www.thepeoplespension.co.uk/re-enrolment)

##### The Pensions Regulator

The Pensions Regulator has more information on their website:  
[www.thepensionsregulator.gov.uk/en/employers/re-enrolment](http://www.thepensionsregulator.gov.uk/en/employers/re-enrolment)

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