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Auto enrolment template letter to employees

Employers can use our automatic enrollment letter templates to write to their employees to explain how automatic enrollment relates to them. Patterns are available in a number of languages including Bulgarian, Chinese, French, Gujarati, Hungarian, Latvian, Lithuanian, Polish, Portuguese, Punjabi, Romanian, Russian, Slovak, Spanish and Welsh. The pensions regulator has published boilerplate letters to help employers inform their employees about automatic enrollment in work pensions. From October 1, 2012, employers will be subject to new pension responsibilities. From that date on, larger employers (employing 120,000 or more) would automatically enroll eligible workers working for them in a workplace pension system that met certain requirements and provide a minimum employer contribution. Over the years, auto-enrolment has been phased in, with additional employers more or less subject to new responsibilities on more or less monthly. Employers are required by law to inform all employees (except those under the age of 16 or 75 years or older), which means automatic employment for them. To help employers with this, the regulator has developed an online employer template lettering tool to provide the emails needed. More information about the pension auto application can be found on the website of the Pension Regulator. Articles published on this site, relevant to the date of publication, are only for reference purposes. They are not legal advice and should not be treated as such. Specific legal advice about your own circumstances should always be sought separately before taking any action. Cookies on the website of Doyle Clayton We want to give you the best experience on our site, so we use cookies to improve functionality and performance. By clicking on any link on this page, you give your consent to it. For more information, see our cookie policy you should let your employees know how automatic enrollment affects them, even if they are not eligible for automatic enrollment. This means that you tell them about the scheme they choose if they automatically register, whether they are eligible for contributions from you and when they will be affected. For more information, please look at our employers' notification templates (Word document format). You can use the waiting period to delay the date required to automatically enroll your employees in NEST. If you decide to use the waiting period, you need to inform your employees. We provide letter templates and recommendations for this on our website. For more information, please find out what I need to inform my employees if I use the period Your feedback is important to us. To help us improve, tell us what you think of our employer assistance center by taking a short survey. Take a poll Thanks for the feedback. Feedback Was it helpful to you? Tell us how we can improve this article? Search /4000 Cancel Send Live Chat Our Live Aid Agents will answer your questions and will guide you to the trough setting settings NEST management. Our chat is available from Monday to Sunday from 8 a.m. to 8 p.m. × it seems that you are already started communicating with us you have already started communicating with us. You can only open one chat window at any time. If your chat is over, please close the window. If you still have a request, you can start a new chat. Ok Set your privacy preferences We use the necessary cookies to make our site work. Cookies are small files stored on a device. We also use additional cookies to improve our services and let us know if you've seen our ads. The data we collect is anonymized. Are you happy to take these cookies? Once you have started your retirement system, some of your employees may leave your business. Others may stop paying pension contributions or pay less than the minimum automatic contributions for enrolment. Under the automatic enrollment legislation, you are required to evaluate and re-enroll relevant employees in your workplace pension system every three years. This includes employees who have abandoned the scheme even if they intend to do so again. Re-enrollment in The Five Stages Step One: Choose the default re-enrollment date for your first enrollment date of your start-up duties plus three years. It doesn't have to be exactly three years - you can set a re-enrolment date within six months; three months on either side of the default date. Once you have decided when your re-enrollment date will be, you will need to re-register all eligible employees within six weeks of that date you may not apply the deferral period when re-registering employees, but because you have a six-month window to complete re-enrollment duties, you can choose a re-enrollment date that suits your business. Step two: Evaluate your workforce When it comes to re-enrollment, you will need to evaluate your employees who were previously automatically enrolled on your pension system, but since then: Refused (they may choose to do so again after re-enrollment if they want) Elected to pay less than the minimum auto enrollment fees; or you may not value your employees if any of them made the above changes in the 12 months prior to the re-enrollment date. Also, you can choose not to automatically sign up an employee if: Their contract is about to end They are a company director They are a partner in a limited liability partnership (LLP) They are on notice of retirement employment They have told you that they have lifetime benefit protection in place with HMRC after you have decided who to evaluate the job They told you they have Protection allowance in place with HMRC Once you have decided who to evaluate, the process will be the same as it was when you did so on the day your duties began. Then you will need to create a pension for eligible workers - workers aged 22 and over and earn above the minimum earning threshold for automatic enrollment - and contribute to this. Step three: Email employees that you've re-registered, you'll need to send emails to all employees that you've re-registered Let them know. This should happen during the same six-week window that you must re-register all eligible employees. The letter you send should also let them know that they have one month to give up the pension system if that is what they want to do. Download our Re-Enrollment Letter Template (PDF 525KB) Step Four: Manage waiver if any of your employees decide not to be re-registered in your workplace pension system, they must opt out. If you use our retirement in the workplace, we will handle waivers for you and let you know when we receive them. Remember that any employees who may have given up earlier will have to do so every time they are re-enrolled if they still do not want to contribute to the pension system. Step five: Re-applying for compliance You will need to submit a re-application of compliance with the Pension Regulator within five months of the three-year anniversary of the beginning of your duties. Even if you don't have employees to be re-registered, you should still declare that you are compatible. To do this, you need to complete the same online form that you filled out when you first created your retirement system in the workplace. If you do not send a re-declaration notice, you will not comply with automatic enrollment laws and you will be fined or prosecuted. The next steps Re-enrollment is an ongoing process - you will need to re-record all eligible employees for a three-year cycle. Each time, you have to follow the steps above. Welcome to your retirement communication toolkit, packed with everything from template notification letter posters, flyers and more. Want to know how to talk to your employees about their retirement in the workplace? We have covered you with content designed for specific stages of your employees' lives. You have a legal obligation to tell your employees about their pension rights and whether they will be enrolled in your scheme. We've created manuals that tell you exactly what you need to send when you set up a new scheme when you enroll a new employee and when re-enrolling. We have also created template letters that can be adapted to cover your retirement responsibilities. Last updated: 11/20 © Nest Corporation 2020. All rights are reserved. Messages available on this web page will only be used by Nest's participating employers. The user has a responsibility to ensure that the correct message is issued in the circumstances. The user should make sure that he is in receipt of the current version of the message before issuing it, regularly checking this web page for updated versions. If you have any doubts as to how retirement applies to you, we encourage you to seek advice from a legal professional. We do not make any representations or assurances to express or imply that the messages available on this web page are accurate, complete or unmistakable. 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