



# Earnie

## Workplace Pension Reform Guide

### Automatic Enrolment & OpenEnrol





## Contents

<b>Guide to Workplace Pension Reform &amp; OpenEnrol .....</b>	<b>5</b>
<b>Workplace Pension Reform – Overview .....</b>	<b>6</b>
<b>The Pension Counter .....</b>	<b>7</b>
<b>What is Automatic Enrolment? .....</b>	<b>8</b>
<b>How to prepare for Automatic Enrolment.....</b>	<b>8</b>
Know Your Staging Date .....	9
Provide a point of contact with TPR .....	9
Check who needs to enrol .....	9
Choose your pension scheme (or check your existing one) .....	10
Postponement .....	10
Complete a Declaration of Compliance .....	10
<b>Steps to complete at staging date and beyond.....</b>	<b>11</b>
Assess your workforce .....	11
Work out your costs .....	11
Review your records and payroll process.....	12
Write to your employees .....	12
Ongoing automatic enrolment duties .....	13
Administrative duties.....	14
Re-enrolment.....	14
<b>Legislation FAQs .....</b>	<b>15</b>
Can I postpone a worker more than once? .....	15
How can I write to my workers?.....	16
<b>How Earnie can help you with Workplace Pension Reform .....</b>	<b>18</b>
How do I set up Auto Enrolment in the payroll software? .....	19
Information you may need to complete after using the tool and before Auto Enrolment .....	23

<b>How do I manage Automatic Enrolment on a day to day basis? .....</b>	<b>25</b>
Payroll Run.....	25
AE Assessment Details .....	27
Company Pension Dashboard.....	27
Period Pension Dashboard .....	28
Employee AE History .....	29
Create Pension output file.....	29
Select/Print Pension reports.....	30
How do I opt an employee in?.....	32
Employee requests to join your Pension Scheme .....	33
How do I opt an employee out? .....	34
How do I refund contributions if an employee has opted-out? .....	35
What if the refund period spans two tax years? .....	36
<b>Automatic Enrolment - Examples.....</b>	<b>37</b>
<b>What is Re-enrolment? .....</b>	<b>39</b>
Re-enrolment Date & Previous Enrolment Date .....	40
Declaration of Compliance .....	40
<b>What is IRIS OpenEnrol? .....</b>	<b>41</b>
What will IRIS OpenEnrol do for me? .....	41
How does OpenEnrol work? .....	42
How to set up IRIS OpenEnrol in the payroll software .....	43
How do I set up IRIS OpenEnrol online? .....	45
How are the auto enrolment letters created? .....	45
What letters are sent and when? .....	47
Examples of when Letters are created .....	48
<b>Quick Reference &amp; Definitions .....</b>	<b>52</b>

# Guide to Workplace Pension Reform & OpenEnrol

This guide will give you a general overview of **Workplace Pension Reform** and what it means for you as an employer.

It will also demonstrate how your Earnie program can help you carry out your new responsibilities. The guide also gives detailed information relating to **OpenEnrol**, the element of the Auto Enrolment Suite which simplifies pension communications.

It will cover:

- How to prepare for Workplace Pension Reform and Automatic Enrolment
- How your Earnie program can help you with:
  - Automatic Enrolment
  - Pension Funds
  - Pension Deductions
  - NEST
  - Other Pension output files
- What is the **OpenEnrol** element of the Auto Enrolment Suite?
- How to use OpenEnrol
- Quick Reference & Definitions

**Please Note:** **Transitional Period** is referenced throughout this guide however; it ends on 30<sup>th</sup> September 2017. All employees with **Transitional Period** will be assessed for auto enrolment on 01/10/2017 and postponement may then be applied to Eligible Jobholders, Non-eligible Jobholders and Entitled Workers. Once the transitional period has ended, the **Transitional Period** indicator will be ignored and the employee will be included in the normal AE assessment.

## Workplace Pension Reform – Overview

**Workplace Pension Reform** covers changes to pension law affecting all employers with at least one worker in the UK. The Government has introduced these changes to help address the issues that prevent people from saving into a pension.

The most significant change is **Automatic Enrolment**. From October 2012 onwards, starting with the largest companies, it became law for every employer to automatically enrol the majority of workers into a workplace pension scheme and contribute to it on their behalf. The exact date (staging date) that your automatic enrolment duties begin will vary. You can find out when your **Staging Date** is likely to be by visiting **The Pensions Regulator** website at <http://www.tpr.gov.uk/staging> - all you will need is your PAYE Reference.

**The Pensions Regulator** will contact you 12-18 months before your **Staging Date** to confirm it with you. You should allow at least a year to make sure that you have the right pension scheme in place so it is important that you are starting to prepare **NOW** even if your staging date appears to be some time off.

As well as the payroll calculation of the pension contributions by the employer and employees, there are a number of extra administrative duties that you will need to adhere to. An additional module, which is compatible with this version of the Earnie program, is available which will enable you to manage your new or existing Workplace Pension Scheme more effectively. These extra options are easily activated by re-licencing your existing Earnie program and will mostly be contained within the new Pension menu.

In addition the following export files required by certain pension companies can be produced by Earnie:

- NEST
- Aviva Joiners
- Aviva Payments
- Friends Life
- Scottish Widows
- Scottish Widows V3
- Scottish Widows Contributions
- Now Pensions v1.1
- Now Pensions v1.2
- Peoples Pension
- Peoples Pension v8.1
- Standard Life G2G Joiners
- Standard Life G2G Payments
- Royal London – Joiners
- Royal London – Leavers
- Royal London – Payments
- Teachers' Pension

**NB** The exact format must be confirmed with us as layouts may vary depending on the pension being used. If your pension company is not mentioned in this list please contact us as new options are being added.

This guide is available to everyone, regardless of whether the other pension options have been activated, to give you further guidance on what will be involved.

# thepensioncounter

taming automatic enrolment

For details about Automatic Enrolment, your first port of call should be the [Pension Regulator's website](#) where you will find useful guides to getting started with auto enrolment and what you need to do as an employer.

You may think that your employees are exempt or will not want pensions; however, you must have a recognised pension scheme in place for your business regardless. You must offer this scheme to all your employees, full and part time as well as any casuals. For more details about your responsibilities, read our article [9 Employer Responsibilities](#)

To help our customers get to grips with this new process we have teamed up with [The Pension Counter](#) to offer you help and advice on auto enrolment.

The Pension Counter can:

- Work with you to identify a suitable pension scheme for your needs.
- Ensure this scheme is compatible with your existing Earnie Payroll software and the auto enrolment module.
- Help you set up the scheme working hand in hand with you and your provider.
- Provide ongoing support to help you administer the scheme, ensuring you manage your records, deliver the right communication to staff and submit the right information.

The services provided by The Pension Counter are low cost and can be paid monthly or in a single payment. Discounted rates are available for Farmplan customers.

For more information, please visit [www.thepensioncounter.co.uk/farmplan](http://www.thepensioncounter.co.uk/farmplan)

For more details about the AE module please contact our sales team on 01594 545000 to discuss your requirements.

## What is Automatic Enrolment?

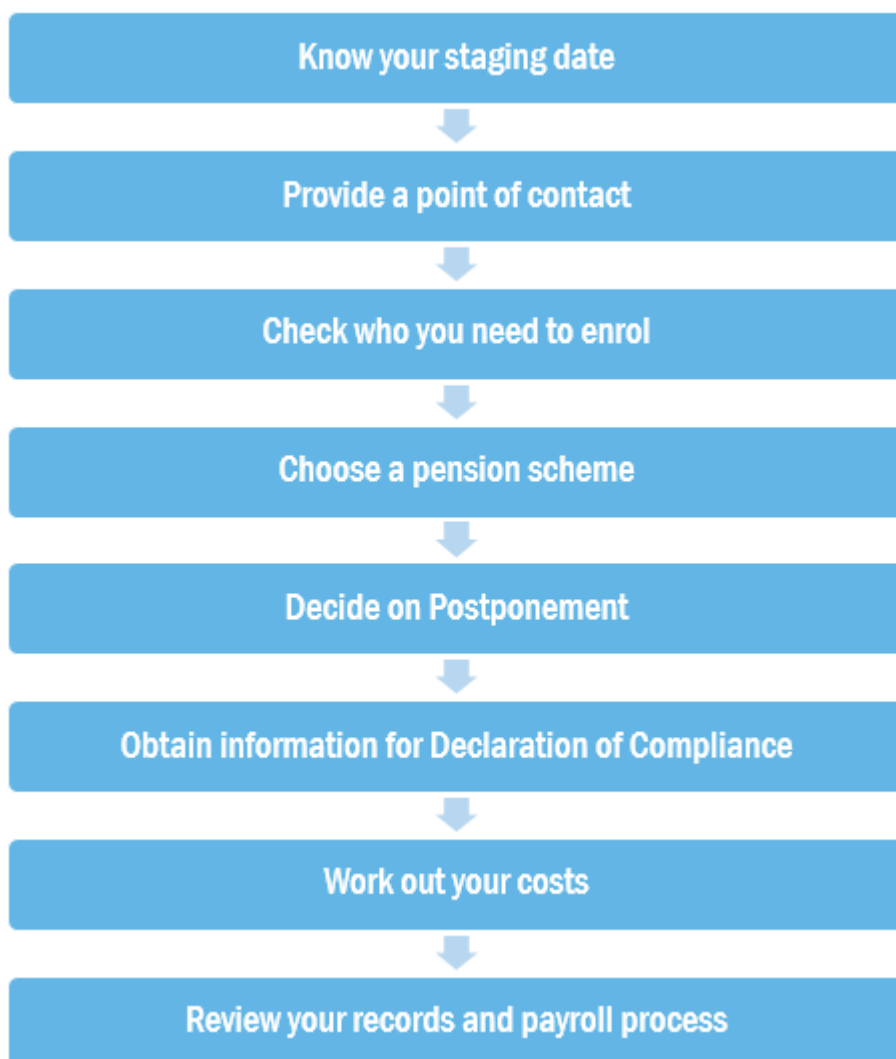
Workplace pension law has changed. There are new duties for every employer with at least one worker. **The Pensions Regulator** say these duties include enrolling workers, who are eligible, into a workplace pension scheme and contributing to it on their behalf.

Automatic Enrolment means your workers do not need to do anything to be enrolled into your pension scheme. As an employer, you still have steps to complete such as:

- Making sure your eligible workers are enrolled into the pension scheme
- If you have an existing pension scheme, speak to your pension provider to check its suitability for automatic enrolment

Click [here](#) for more details on The Pensions Regulator website.

## How to prepare for Automatic Enrolment



## Know Your Staging Date

The staging date is when your automatic enrolment duties start; it is when the law comes into effect for you. If you don't know your staging date, click [here](#). You will need your PAYE Reference, which can be found on a P6/P9 coding notice or your white payslip booklet P30BC.

## Provide a point of contact with TPR

Responsibility for complying with automatic enrolment legislation lies with the employer. TPR writes to the most senior person in the company or business owner (the 'primary contact'). You can request TPR send help and guidance, via email, to the person carrying out the day-to-day tasks (the 'secondary contact'). To nominate a point of contact with TPR click [here](#).

## Check who needs to enrol

There are three main things to look at when assessing your workers:



These things will determine whether they are an **eligible jobholder**, a **non-eligible jobholder** or an **entitled worker**. You only need to automatically enrol **eligible jobholders**.

Earnings	Age (inclusive)		
	16-21	22-SPA	SPA-74
Up to and including lower earnings threshold (£5,876.00)	Entitled worker		
Between £5,876.01 and £10,000.00 inclusive	Non-eligible jobholder		
Over earnings trigger for automatic enrolment (£10,000.01)	Non-eligible jobholder	<b>Eligible jobholder</b>	Non-eligible jobholder

- An **eligible jobholder** must be auto enrolled and employers are required to contribute
- A **non-eligible jobholder** can opt in to an auto enrolment scheme and employers are required to contribute
- An **entitled worker** can request to join a scheme but employers are not required to contribute

When you reach your staging date, you must carry out a full assessment of your employees. The Auto Enrolment module can do this for you and continue to assess them every time the payroll is run to check whether anyone's status has changed.

## Choose your pension scheme (or check your existing one)

If you already have a pension scheme, you should check with your pension provider that you can use it as a qualifying scheme for automatic enrolment, click [here](#) for more information.

If you do not already have a pension scheme or you cannot use your current one, you must choose a pension scheme for auto enrolment. If necessary you should consult a financial advisor. Farmplan have teamed up with [The Pension Counter](#) to offer you help and advice on auto enrolment, including helping you decide which scheme to use and the best way of implementing it.

You must have scheme in place well before your staging date even if you intend to postpone. A list of scheme providers can be found [here](#).

## Postponement

### What is postponement?

Postponement allows you to optionally postpone the assessment of your worker until a date chosen by you. This date is known as the deferral date. You can apply postponement to a worker for up to 3 months from any one of these dates:

- Your company's staging date
- The first day of your workers employment after staging date
- The date the worker meets the criteria to be an eligible jobholder

You must write to your workers within 6 weeks from the date you have applied postponement, advising them you have postponed their assessment. If you do not write to the worker in this timescale postponement cannot be applied.

A worker can opt in / join during the postponement period and you must ensure they are enrolled into the pension scheme.

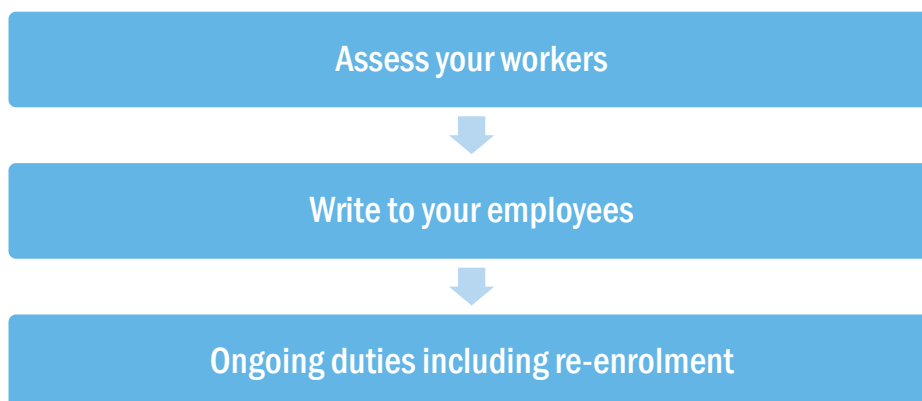
## Complete a Declaration of Compliance

Each employer must complete a declaration of compliance (previously known as registration) for The Pensions Regulator and give them details of their workplace pension scheme, together with the number of people automatically enrolled. Employers also need to provide automatic enrolment details to their pension provider.

**Please Note:** The declaration of compliance can only be completed a month after your staging date, and must be completed within five months of your staging date

A full checklist of the information required to complete the declaration of compliance can be found by clicking [here](#).

## Steps to complete at staging date and beyond



### Assess your workforce

By your staging date, the date from which the law applies to you, you should have everything in place and be ready to enrol your workers into your automatic enrolment pension scheme.

You must now formally assess your workers for auto enrolment:

- An **eligible jobholder** must be auto-enrolled
- A **non-eligible jobholder** can opt in to an auto enrolment scheme
- An **entitled worker** can request to join a scheme

You can choose to postpone automatic enrolment for up to three months; you must write to your workers informing them of this.

### Work out your costs

You may incur one-off costs when setting up your pension scheme or receiving independent financial advice. In addition, one of your key automatic enrolment duties is to make regular contributions to your workers' pension scheme.

You only need to contribute to the pensions of eligible jobholders, and to those of non-eligible jobholders who choose to opt in. You may choose to contribute to the pensions of entitled workers although you are not required to do so.

### Phasing

Minimum contributions are being phased in gradually over the next few years to help employers comply with their new duties. The combined minimum contribution rate for qualifying earnings rises to 8 per cent from April 2019 onwards, of which you must pay a minimum of 3%. Employers can choose to make the whole minimum contribution, or ask their workers to make up some of it.

These contributions must meet or exceed the legal minimum amounts as shown by the table below:

\* The proposed dates are subject to Parliament approval

Date	Employer minimum contribution	Total minimum contribution
01/10/2012 – 05/04/2018*	1%	2% (including 1% worker contribution)
06/04/2018* – 05/04/2019*	2%	5% (including 3% worker contribution)
06/04/2019* onwards	3%	8% (including 5% worker contribution)

## Review your records and payroll process

You must make sure your workers' records are correct and up to-date including their:

- Date of Birth
- Salary
- National Insurance number
- Contact details

To make sure your payroll software is ready to assess and automatically enrol workers, contact Farmplan on 01594 545011.

## Write to your employees

You must write to your workers telling them how automatic enrolment affects them and to explain their rights. This must be done within six weeks of your staging date.

Written information must inform:

- Entitled workers that they can request to join
- Non-eligible jobholders that they can opt in
- Eligible jobholders that they will be auto enrolled

Eligible jobholders should also be informed that they have the right to opt out of auto enrolment. However an employee can only opt out AFTER being enrolled.

Employers must NOT:

- Discriminate against employees seeking a pension
- Influence jobholders to opt out
- Give any pensions advice to workers

## Ongoing automatic enrolment duties

From your staging date onwards, you must continue to comply with your automatic enrolment responsibilities, which are:

- Keeping records
- Monitoring your workers
- Managing opt-in / join requests
- Managing opt-out requests

### Keep records

You must keep records to show how you have complied with your responsibilities as an employer, including:

- Name and address of workers you have auto enrolled
- When contributions were paid
- Opt-in, join and opt-out requests
- Your Pension Scheme Reference number or Registry number
- Any information you send to your pension provider

These records must be kept for 6 years (opt-out notices must be kept for 4 years).

### Monitor your workers

You must monitor your workforce to see if workers previously not auto enrolled now meet the criteria to be an eligible jobholder. If so, you must automatically enrol them and inform them in writing on the day they became an eligible jobholder.

### Manage opt-in/join requests

Non-eligible jobholders can opt in to the pension scheme and entitled workers can join.

In addition, if you are using postponement, your workers can opt-in/join the pension scheme during the postponement period.

## Manage opt-out requests

Eligible jobholders automatically enrolled and non-eligible jobholders that opted in can choose to opt out of the pension scheme within one month of being enrolled.

If you receive an opt-out request you must:

- Stop taking pension contributions
- Arrange a full refund of pension contributions taken to date
- Refund pension contributions within one month of the opt-out request

Failure to complete your ongoing automatic enrolment duties could result in a fine.

## Administrative duties

Administrative duties you will need to carry out include:

- Ensuring pension contributions are paid by the 22nd (electronic payments) or 19th (cheque/cash) of the following month

## Re-enrolment

Re-enrolment occurs approximately 3 years after the company's staging date and then every 3 years after that. At the company's re-enrolment date eligible jobholders that previously opted out or ceased contributions, more than a year before that date, must be put back into pension saving.

Re-enrolment follows the same process as the automatic enrolment assessment; however postponement is not permitted.

- The re-enrolment date can fall anywhere within a 6 month window which starts 3 months either side of the third anniversary of the staging date
- Eligible jobholders need to be re-enrolled on the chosen re-enrolment date
- Eligible jobholders **MUST** receive written communications within 6 weeks of the re-enrolment date to explain how re-enrolment applies to them
- Postponement **CANNOT** be used for re-enrolment
- You do not need to inform TPR of the re-enrolment date
- You **MUST** complete the declaration of compliance

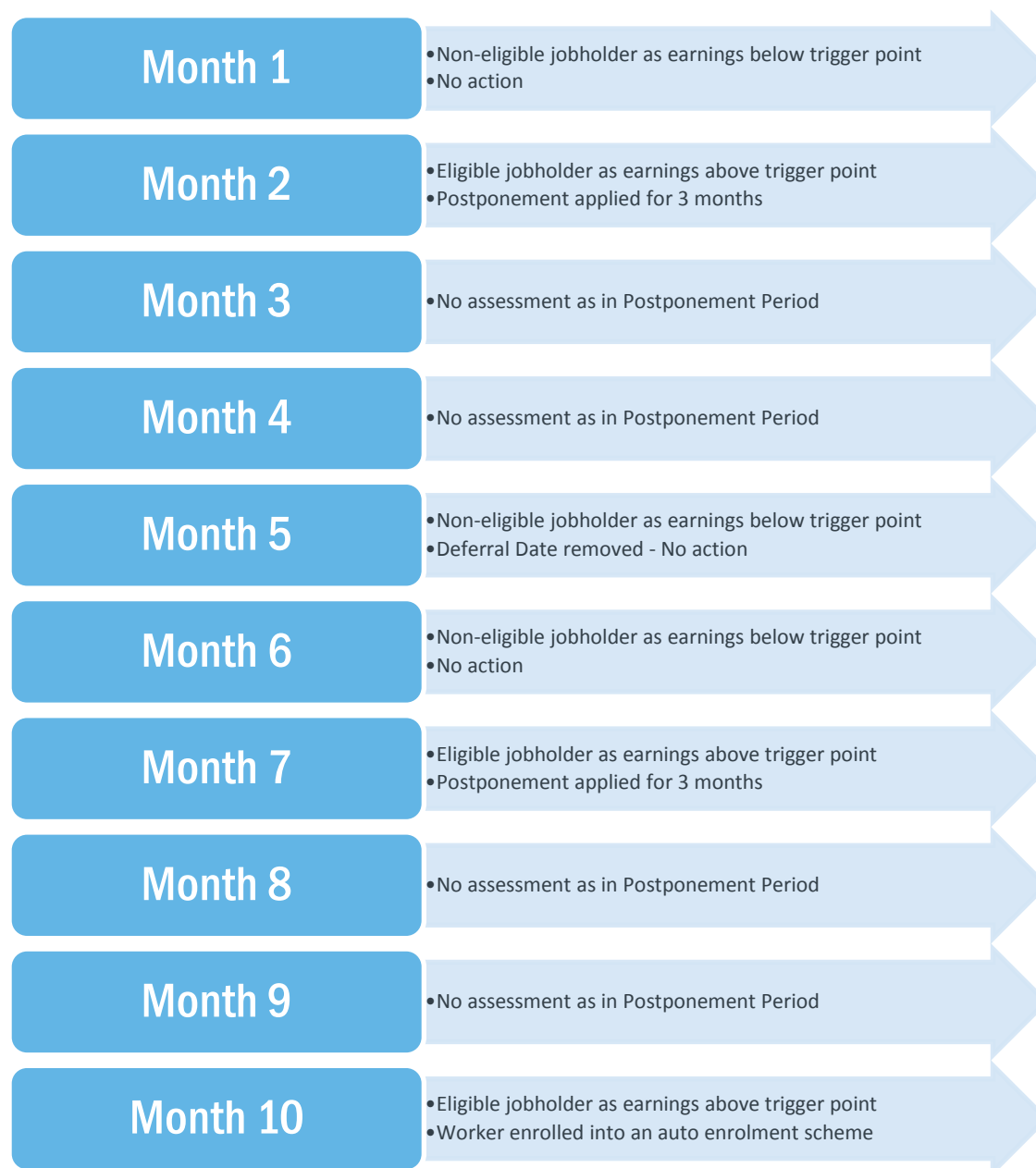
Each time re-enrolment occurs, you are required to complete the declaration of compliance. This is an essential part of the process, if you do not complete this, TPR are likely to audit you.

## Legislation FAQs

### Can I postpone a worker more than once?

Postponement can be used more than once for a worker providing the worker is NOT an **Eligible** Jobholder at the end of the postponement period. As an example, postponement can be used to avoid temporary spikes in earnings such as with seasonal workers.

Here is an example of applying postponement to a monthly paid employee multiple times:



- Since the worker is a **non-eligible** Jobholder at the end of the postponement period in month 5, the worker is not automatically enrolled
- When the worker becomes an **eligible** jobholder in month 7, a postponement period can be applied again
- In month 10 (at the end of the postponement period), the worker is assessed as an **eligible** jobholder and therefore must be automatically enrolled
- If the worker was assessed as a **non-eligible** jobholder in month 10, the worker would not be automatically enrolled

**Please Note:**

If the following apply, an employee can be postponed again:

- The employee's deferral date is in the current pay reference period
- and
- The employee's 22<sup>nd</sup> birthday is the day after the deferral date in the current pay reference period
- and
- The employee is an **eligible** jobholder

If however the employee's 22<sup>nd</sup> birthday is on or before the deferral date in the current pay reference period and the employee is an eligible jobholder, the automatic enrolment date will be set to the deferral date.

## How can I write to my workers?

IRIS have created the **OpenEnrol** element of the Auto Enrolment Suite to simplify pension communications for employers. Using OpenEnrol, the letters which need to be sent to employees in order to comply with legislation will be created automatically when you run the payroll. They will then be published to a secure online portal. Once employees have registered with the portal they will be able to quickly view all of their automatic enrolment letters in an easy to access, secure area.

# How Earnie can help you with Workplace Pension Reform

# How Earnie can help you with Workplace Pension Reform

The Auto Enrolment Suite has been added to the Earnie software to enable you to manage your new or existing **Workplace Pension Scheme** more effectively.

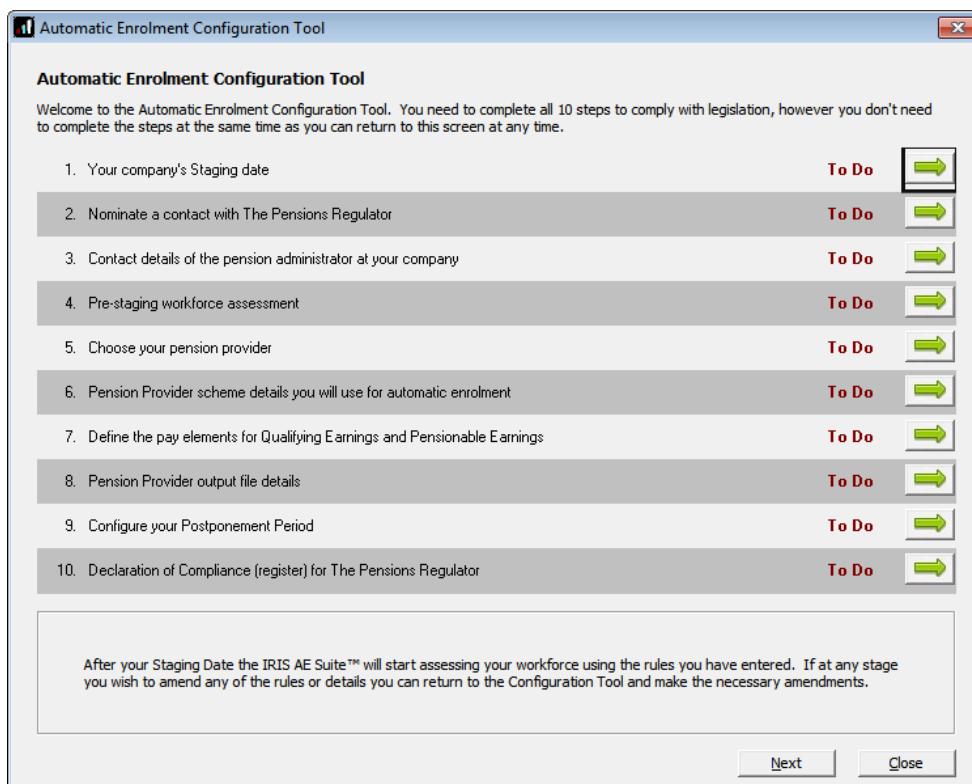
You will be able to:

- Configure Auto Enrolment (including any postponement period) using the **Auto Enrolment Configuration Tool**
- Hold detailed pension information in **Employee Details**
- Auto enrol employees during payroll run
- Manage opt-outs
- Manage opt-ins/joins
- Print detailed pension reports (from the **Reports** menu)
- Create pension files
  - to enrol workers
  - for a contribution schedule
- Publish all the statutory letters via the **OpenEnrol** website – either for printing, emailing to your employees or allowing them to log on and see all their communications.

## How do I set up Auto Enrolment in the payroll software?

To assist you, Earnie contains an **Automatic Enrolment Configuration Tool**, covering all the steps you need to take to configure your system.

To begin, click on the **Pension** menu and select **Auto Enrolment Configuration Tool**.



The screenshot shows a window titled "Automatic Enrolment Configuration Tool". Inside, there is a welcome message: "Welcome to the Automatic Enrolment Configuration Tool. You need to complete all 10 steps to comply with legislation, however you don't need to complete the steps at the same time as you can return to this screen at any time." Below this is a list of 10 steps, each with a "To Do" status and a green arrow icon. The steps are:

1. Your company's Staging date
2. Nominate a contact with The Pensions Regulator
3. Contact details of the pension administrator at your company
4. Pre-staging workforce assessment
5. Choose your pension provider
6. Pension Provider scheme details you will use for automatic enrolment
7. Define the pay elements for Qualifying Earnings and Pensionable Earnings
8. Pension Provider output file details
9. Configure your Postponement Period
10. Declaration of Compliance (register) for The Pensions Regulator

At the bottom of the window, there is a text box that says: "After your Staging Date the IRIS AE Suite™ will start assessing your workforce using the rules you have entered. If at any stage you wish to amend any of the rules or details you can return to the Configuration Tool and make the necessary amendments." Below the text box are two buttons: "Next" and "Close".

These are all the steps you need to take to comply with existing legislation. You do not need to complete all of the steps at once as you can return to this screen at any time.

Use the **Previous** and **Next** buttons to navigate between the screens.

- Click on each arrow to open the relevant screen
- As you complete each step, **To do** will change to **Complete**
- Once all steps are marked as **Complete**, you can return to the Tool at any time to make changes

This option is available as a planning tool at all levels of Earnie, however some of the functions contained in this guide are chargeable; please contact us on 01594 545000 for further details

Here are some further details on completing each step:

## 1. Your Company's Staging Date

The date when automatic enrolment duties begin to apply to your company. You need to meet your key duties by this date.

To find out your Staging Date, go to this section of **The Pensions Regulator** website and enter your PAYE Reference number (e.g. 913WZ5121A).

## 2. Nominate a contact with the Pensions Regulator

You need to inform The Pensions Regulator who to send important communications to regarding automatic enrolment.

Click the button **Nominate a contact with The Pensions Regulator**. This takes you to the section of **The Pensions Regulator** website where you need to enter your details. You will need to enter your reference code which you will find on any letter you have received from **The Pensions Regulator**.

You will need to click the **Mark as Complete** button to mark this step as complete.

## 3. Company Pension Scheme Administrator Details

These are the details of the individual in your company who will be communicating with your pension provider on a day-to-day basis.

It is important to complete this section as these details are used in communications sent to your employees using the **OpenEnrol** option.

## 4. Pre-staging Workforce Assessment

This screen enables you to get an estimate of how many employees are likely to be automatically enrolled at your Staging Date. It is really only for your information and is not a requirement.

## 5. Pension Scheme Providers

Select the Pension Provider you are using from the drop down list. We only list the companies we currently work with in order to provide pension output files. If yours is not listed, please contact Farmplan for assistance on 01594 545022.

## 6. Pension Provider Details

Your pension provider should supply you with the details you need to complete this screen. You are also able to select an existing pension scheme.

Completing this screen will create your pension deductions for you. Alternatively, if you set up your deductions via **Company - Alter Payment/Deductions** there are several guides for you [here](#) depending on your pension provider.

If you are using NEST you must tick **Use existing scheme** and select the NEST fund already created in the system. This will then add the pension deductions to the existing NEST fund.

## 7. Qualifying Earnings and Pensionable Earnings

This screen describes the difference between the two, and enables you to tick/un-tick elements of employees' pay as required by your pension scheme. You will need to click the **Mark as Complete** button to mark this step as complete.

### Qualifying (banded) Earnings

**Qualifying (banded) Earnings** are the earnings you can use to calculate contributions for an auto enrolment pension. For the 2017/2018 tax year this is between £5,876 and £45,000 a year.

If you select **Qualifying (banded) Earnings** to work out contributions the payroll software will contribute a percentage of a worker's gross annual earnings that fall between £5,876 and £45,000. The first £5,876 of their earnings is not included in the calculation. For example, if a worker earns £20,000 their qualifying earnings would be £14,124.

These are annual figures. Because you pay contributions every time you pay your workers, the payroll software will calculate contributions based on qualifying earnings for each pay period in turn.

A worker's qualifying earnings for a pay period will include all of the following:

- overtime
- bonuses
- commission
- statutory sick pay
- statutory pay someone receives during paternity, maternity or any other kind of family leave

### Pensionable Earnings

Your pension provider will be able to tell you what constitutes as **Pensionable Earnings**.

## 8. Pension Provider Output File Details

The AE module allows you to produce output files for your chosen provider to be uploaded directly to their web portal.

Pension providers will require different employees included in the output file depending on whether payroll is doing the assessment.

- Generally, we assume payroll will do the assessment and, as such, the 'include' option will be set to 'This fund only' by default.
- If assessment is being done by another method, for example using another piece of software, information may be needed on all employees, therefore you would need to select All Employees

If you are unsure who should be included in your output files, please contact your pension provider.

## 9. Postponement Period

It is possible to delay automatic enrolment assessment for up to three months at Staging Date or a new employee's Start Date.

You can also delay automatic enrolment assessment for employees who become eligible jobholders for up to three months.

Enter your postponement requirements on this screen. You will need to click the **Mark as Complete** button to mark this step as complete.

For further details on Postponement, click [here](#).

## 10. Declaration of Compliance

Once you have enrolled your staff, you must complete your Declaration of Compliance with The Pensions Regulator. The declaration confirms that you have complied with your legal duties.

Even if you have not had to enrol anyone (but had employees on your staging date), you still need to complete your declaration.

Click the button **Complete Declaration of Compliance (registration)** to complete this online. You can start at any time; however you cannot complete it until a month after your Staging Date (and must complete it within five months).

The payroll software provides a report, which you can print from this screen, containing much, but not all, of the information you need to complete the declaration. The Pension Regulator's Declaration of compliance (registration) checklist is available [here](#). When you have completed your declaration online, click the **Mark as Complete** button.

## Information you may need to complete after using the tool and before Auto Enrolment

### Employee Details

Before an employee is automatically enrolled there are some details which you may need to complete.

For employees with an existing pension, which meets the criteria to be an automatic enrolment scheme, go to **Employee details - Auto Enrol** and tick the **Member of a Qualifying Scheme** box. This needs to be done before the first payroll run after Staging.

On the **Employee details - Auto Enrol** tab:

- Complete the tick box **Works outside of UK** if necessary
- An employer can choose to apply the **Transitional Period** for Defined Benefits and Hybrid Pension schemes to all their workers who meet the criteria to be an eligible jobholder on the employer's first enrolment date and provided certain other conditions are met. For more information click [here](#) to view The Pensions Regulator detailed guidance on Transitional period for DB and hybrid schemes. When using the OpenEnrol element of AE Suite, if applicable, the **Transitional Period** box must be ticked before running the employee's first payroll under automatic enrolment to trigger Letter 1T.

NOTE: The transitional period ends on 30th September 2017. All employees with **Transitional Period** ticked will be assessed for auto enrolment on 01/10/2017 and postponement may then be applied to Eligible Jobholders, Non-eligible Jobholders and Entitled Workers. Once the transitional period has ended, the **Transitional Period** indicator will be ignored and the employee will be included in the normal AE assessment

- As only one **Pension Fund** can be used for **Auto Enrolment**, if you have several **Pension Funds**, you will need to apply these to **Employee details** manually

## Payroll Calendar

You need to set up the **Payroll Calendar** in order to ensure the pay reference periods used during Automatic Enrolment assessment are correct.

The **Payroll Calendar** allows you to define the start and end date for each work period in the year. You have options for monthly, weekly, two weekly, four weekly and quarterly but you only need to complete the pay frequencies you use.

- From the Company menu select Payroll Calendar
- Select a **Pay Frequency**
- Click into the grid to enter a period's start date
- The subsequent **Start** and **End** dates will automatically be populated from the first entry to the end of the year
- If you start using the payroll software part way through the year you can configure the calendar from that point

Payroll Calendar - Configuration - Monthly - 2017/2018

2017/2018

Monthly Payroll Calendar

Tax Month	Payroll Date	Tax Calendar		Work Period		BACS		Remote Data Entry	
		Start Date	End Date	Start Date	End Date	Creation Date	Processing Date	Issue Spreadsheet	Payroll Cut-off
1	Sun 30/04/17	Thu 06/04/17	Fri 05/05/17	Sat 01/04/17	Sun 30/04/17				
2	Tue 30/05/17	Sat 06/05/17	Mon 05/06/17	Mon 01/05/17	Wed 31/05/17				
3	Fri 30/06/17	Tue 06/06/17	Wed 05/07/17	Thu 01/06/17	Fri 30/06/17				
4	Sun 30/07/17	Thu 06/07/17	Sat 05/08/17	Sat 01/07/17	Mon 31/07/17				
5	Wed 30/08/17	Sun 06/08/17	Tue 05/09/17	Tue 01/08/17	Thu 31/08/17				
6	Sat 30/09/17	Wed 06/09/17	Thu 05/10/17	Fri 01/09/17	Sat 30/09/17				
7	Mon 30/10/17	Fri 06/10/17	Sun 05/11/17	Sun 01/10/17	Tue 31/10/17				
8	Thu 30/11/17	Mon 06/11/17	Tue 05/12/17	Wed 01/11/17	Thu 30/11/17				
9	Sat 30/12/17	Wed 06/12/17	Fri 05/01/18	Fri 01/12/17	Sun 31/12/17				
10	Tue 30/01/18	Sat 06/01/18	Mon 05/02/18	Mon 01/01/18	Wed 31/01/18				
11	Wed 28/02/18	Tue 06/02/18	Mon 05/03/18	Thu 01/02/18	Wed 28/02/18				
12	Fri 30/03/18	Tue 06/03/18	Thu 05/04/18	Thu 01/03/18	Sat 31/03/18				

Configuration Reset/Remove Generate 2017/2018 Save Print Close Back Finish

# How do I manage Automatic Enrolment on a day-to-day basis?

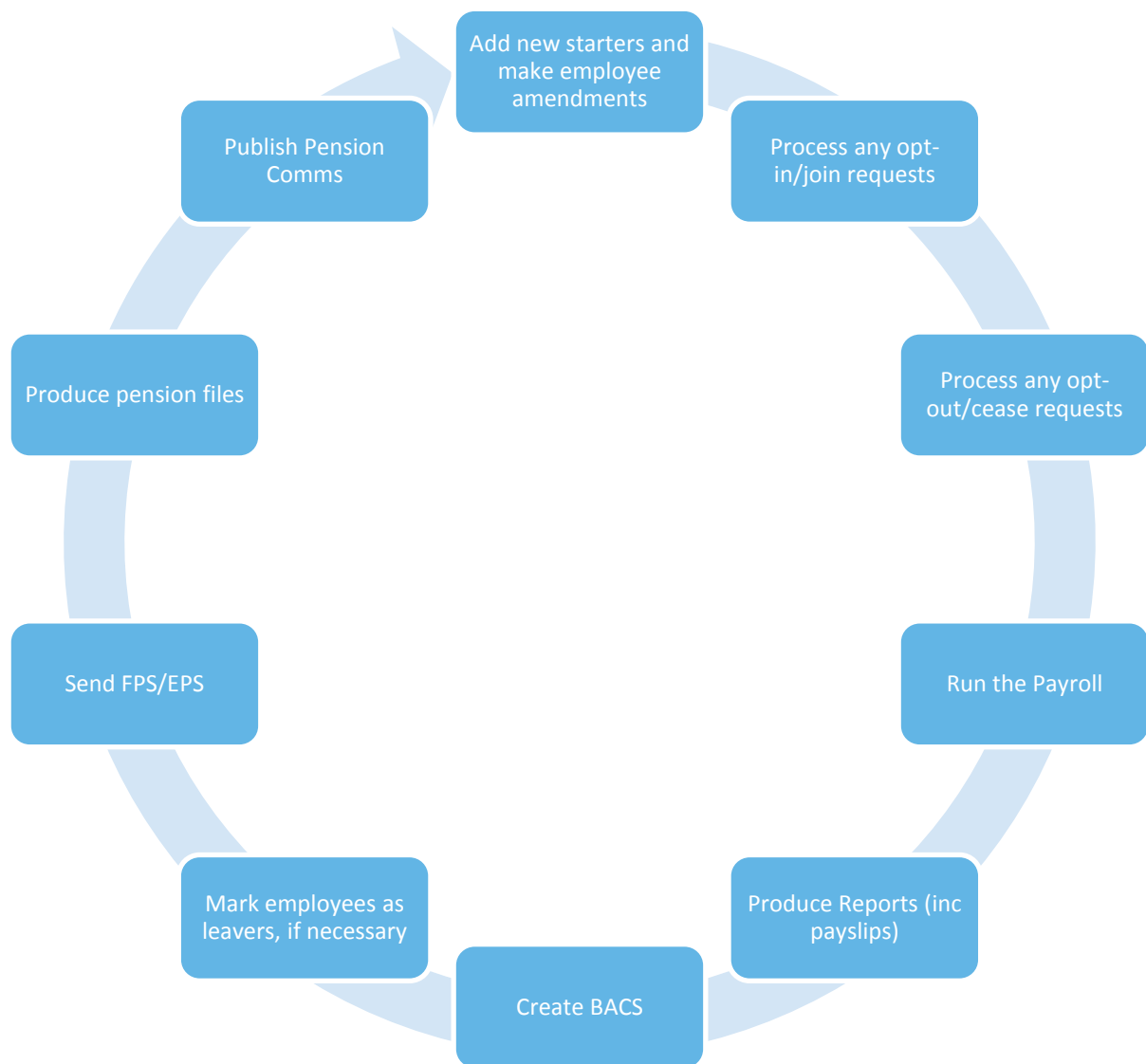
## Payroll Run

The software will run the Auto Enrolment process for each employee individually when you process the payroll. It will check if the payroll date is on or after the company **Staging Date** and if so:

- If a **Postponement Period** is in operation, a **Deferral Date** is entered in Employee details
- If the employee is identified as an eligible or non-eligible jobholder or an entitled worker the employee's **Worker Status** is set accordingly
- If there is no **Postponement Period** in place, and the employee's **Worker Status** is set to **Eligible Jobholder**, then the software assigns an **Automatic Enrolment Date**, marks the employee as a **Member of a Qualifying Scheme** and adds the pension fund and pension deductions to the **Employee details**
- Employee and employer pension deductions are calculated and the payroll process continues as normal; once complete it will move on to the next employee
- The software will re-assess any employees that were not previously eligible, any employees whose **Worker Status** is not set to **Eligible Jobholder**, and any workers with a **Deferral Date** assigned where that **Deferral Date** is in the pay reference period being assessed. When earnings are above the Automatic Enrolment trigger the employee will be auto enrolled
- If an employee becomes eligible, the **Deferral Date** is removed, the **Automatic Enrolment Date** is set and the **Pension Fund** and pension deductions are assigned
- Once all employees have been processed, if any employees have been automatically enrolled, the software displays a message asking if you want to print a report outlining the changes made. Click **'Yes'** to print or preview the report.
- When you redo/undo the payroll, employees will be re-assessed. Remember this may result in an employee being auto enrolled or Auto Enrolment dates being removed

You can click **Preview** on the **Input/Edit Payroll Details** screen to see the effect of auto enrolment, but the process isn't finalised until you have clicked **'Process'** on that employee's pay screen and moved on to the next

## The payroll life cycle with Auto Enrolment



## AE Assessment Details

During the payroll run, click on the **Preview** button and then the **AE Detail** button. This screen displays the employee's AE Assessment status, together with the information that the assessment is based on.

**Employee is being Automatically Enrolled this pay period**

Pay Date:	08 June 2015	Start Date:	23 August 2001
Pay Reference Period Start:	08 June 2015	<b>Birth Date:</b>	<b>18 November 1975</b>
Pay Reference Period End:	14 June 2015	<b>Age at end of PRP:</b>	<b>39 Years 6 Month(s)</b>
<b>Qualifying Earnings:</b>	<b>1000.00</b>	Transitional Period:	No
Pensionable Earnings:	1000.00	Works Outside UK:	No
Worker Status:	Eligible Jobholder	Opt-in Date:	
<b>Automatic Enrolment Date:</b>	<b>08 June 2015</b>	Join Date:	
Pension Scheme:		Opt-out Date:	
<b>Automatic Enrolment Trigger:</b>	<b>192.00</b>	Information Provided Date:	
Qualifying Earnings Lower:	112.00	Ceased Contributions Date:	
Qualifying Earnings Upper:	815.00	Deferral Date:	

**Print** **Close**

The bold text highlights the factors that have triggered the assessment outcome.

## Company Pension Dashboard

From the **Pension** menu, select **Company Pension Dashboard**.

Employees: **Current** AE Status: **All** Pension Fund: **All Funds** Search:

Code	Name	Department	NI Number	Worker Status	AE Status	P
1	DUNSTON Arnold	Neurology	NM3422198	Eligible Jobholder	Automatically Enrolled	NEST
2	ATKINSON Helen	Psychiatry	NB662391D	Eligible Jobholder	Automatically Enrolled	NEST
4	OGILVY Lucinda	Maternity	NB636736A	Eligible Jobholder	Automatically Enrolled	NEST
5	PETERSON Ralph	Mortuary	JA509634C	Eligible Jobholder	Automatically Enrolled	NEST
6	TAYLOR Ann	Psychiatry	NA645329A	Eligible Jobholder	Automatically Enrolled	
7	QUINN Lynne	Neurology	NM456783D	Eligible Jobholder	Automatically Enrolled	NEST
8	FEELGOOD Frank	Psychiatry	NB595831C	Eligible Jobholder	Automatically Enrolled	NEST
9	BROADBENT Terry	Pharmacy	NA729474A	Eligible Jobholder	Automatically Enrolled	NEST
10	JACKSON Florence	Neurology	NM7755448	Non-eligible Jobholder	Too Young for AE	
11	ZHIVAGO Clarence	Maternity	SA632411C	Non-eligible Jobholder	Too Old for AE	
12	KILDARE Kevin	Admin	RT937124C	Eligible Jobholder	Automatically Enrolled	NEST
13	JECKYLL Bart	Mortuary	NA887490D	Eligible Jobholder	Automatically Enrolled	
14	EMMANUELLE Gladys	Admin	NM765340A	Eligible Jobholder	Automatically Enrolled	NEST
15	HYDE Beatrice	Mortuary	TY682734B	Eligible Jobholder	Automatically Enrolled	NEST
16	LIVINGSTONE Albert	Psychiatry	PW776554D	Non-eligible Jobholder	Too Old for AE	
17	NIGHTINGALE Pam	Maternity	JB564899A	Eligible Jobholder	Automatically Enrolled	NEST

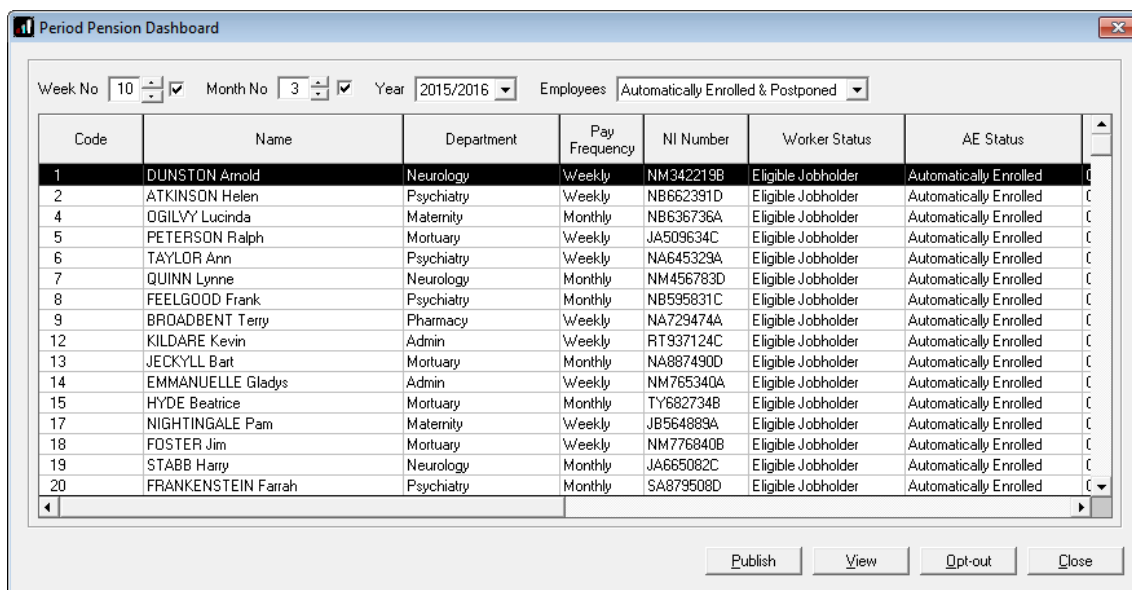
**Publish** **View** **Opt-in** **Opt-out** **Join** **Cease** **Close**

The dashboard displays a list of the employees in the company according to the filters you select at the top of the screen.

- Double-click or highlight an employee and click on **View** to open their **Employee AE History** screen
- Click **Publish** if you have communications waiting to be published to IRIS OpenEnrol
- Highlight an employee and click on **Opt-in, Opt-out, Join** or **Cease** to open new screens enabling you to quickly carry out those tasks
- Changes made here will automatically be made within **Employee details** for you

## Period Pension Dashboard

From the **Pension** menu, select **Period Pension Dashboard**.



Code	Name	Department	Pay Frequency	NI Number	Worker Status	AE Status
1	DUNSTON Arnold	Neurology	Weekly	NM342219B	Eligible Jobholder	Automatically Enrolled
2	ATKINSON Helen	Psychiatry	Weekly	NB662391D	Eligible Jobholder	Automatically Enrolled
4	OGILVY Lucinda	Maternity	Monthly	NB636736A	Eligible Jobholder	Automatically Enrolled
5	PETERSON Ralph	Mortuary	Weekly	JA509634C	Eligible Jobholder	Automatically Enrolled
6	TAYLOR Ann	Psychiatry	Weekly	NA645329A	Eligible Jobholder	Automatically Enrolled
7	QUINN Lynne	Neurology	Monthly	NM456783D	Eligible Jobholder	Automatically Enrolled
8	FEELGOOD Frank	Psychiatry	Monthly	NB595831C	Eligible Jobholder	Automatically Enrolled
9	BROADBENT Terry	Pharmacy	Weekly	NA729474A	Eligible Jobholder	Automatically Enrolled
12	KILDARE Kevin	Admin	Weekly	RT937124C	Eligible Jobholder	Automatically Enrolled
13	JECKYLL Bart	Mortuary	Monthly	NA887490D	Eligible Jobholder	Automatically Enrolled
14	EMMANUELLE Gladys	Admin	Weekly	NM765340A	Eligible Jobholder	Automatically Enrolled
15	HYDE Beatrice	Mortuary	Monthly	TY682734B	Eligible Jobholder	Automatically Enrolled
17	NIGHTINGALE Pam	Maternity	Weekly	JB564889A	Eligible Jobholder	Automatically Enrolled
18	FOSTER Jim	Mortuary	Weekly	NM776840B	Eligible Jobholder	Automatically Enrolled
19	STABB Harry	Neurology	Monthly	JA665082C	Eligible Jobholder	Automatically Enrolled
20	FRANKENSTEIN Farrah	Psychiatry	Monthly	SA879508D	Eligible Jobholder	Automatically Enrolled

This dashboard displays the pension status of any employees assessed in a particular pay period.

- Double-click or highlight an employee and click on **View** to open their **AE Assessment screen for...** that period
- Click **Publish** if you have communications waiting to be published to IRIS OpenEnrol
- Highlight an employee and click on **Opt-out** to open a new screen enabling you to quickly opt an employee out of the Pension scheme
- Changes made here will automatically be made within **Employee details** for you
- You are able to access historic periods and tax years where the history is available

## Employee AE History

This screen displays historic periods and tax years for the selected individual where the history is available. You can view the **Worker Status, AE Assessment, AE Date, Deferral Date** and whether the employee is **In Pension** for the relevant pay period.

- From the **Pension** menu select **Employee AE History**
- Select an **Employee** from the list
- To view the **AE Assessment for...** screen for a specific Pay Period, highlight the relevant pay period and click **View**

## Create Pension output file

For guidance on how to create your pension output file, click [here](#). From this location select your pension provider.

Output files are available as standard in the software for the following pension providers:

- Aviva
- Friends Life
- NEST
- Now Pensions
- Peoples Pension
- Royal London
- Scottish Widows
- Standard Life G2G
- Teachers' Pension

## Select/Print Pension reports

The payroll software has several pension reports to assist you in administering your pensions. Select these from the library to be able to print them from the **Reports** menu.

Report	Library Section
<b>Automatic Enrolment Summary for Period</b>	Summaries
<b>Pension Summary by Employee</b>	Summaries
<b>Pension Summary by Fund</b>	Summaries
<b>Pension Key Ages</b>	Miscellaneous
<b>Pension Status</b>	Miscellaneous
<b>Pension Fund Employees</b>	Miscellaneous
<b>Pension Fund Remittance</b>	Multi Period Reports

Reselect any other reports you use from the library (unless they are bespoke) as most have been rewritten to accommodate Workplace Pension Reform.

If you use the **Company Costs Summary** and you would like the automatic enrolment pensions to appear in the Employer Pension Costs figure, add the pension deductions to one of the 'Ers' pension report groups

### Automatic Enrolment Summary for Period

This report will show any employees auto enrolled in the selected period as well as any not auto enrolled in the period and the reason why.

### Pension Summary by Employee

This report prints details of the pension contributions for individual employees within a selected pay period. It will not show employees where employee and employer contributions are zero.

### Pension Summary by Fund

This report prints the pension contributions by all or selected **Pension Funds**. Only employees with pension contributions associated with the selected fund will be included. It will not show employees where employee and employer contributions are zero.

### Pension Key Ages

This report will print current employees that will reach a key age for Workplace Pensions in the selected pay period. Currently the key ages are 16, 22, State Pension Age and 75. It can be printed per **Pension Fund** or for all **Pension Funds**.

## Pension Status

This report contains the automatic enrolment information for each employee.

It can be printed per **Pension Fund** or for all **Pension Funds**.

## Pension Fund Employees

This report prints the total number of employees that have an **Automatic Enrolment Date**, **Opt-out Date**, **Opt-in Date** or **Join Date** within a specified date range.

It can be printed per **Pension Fund** or for all **Pension Funds**.

## Automatic Enrolment Assessed Employees

This report will print the number of employees assessed for auto enrolment in each company.

## Pension Fund Remittance

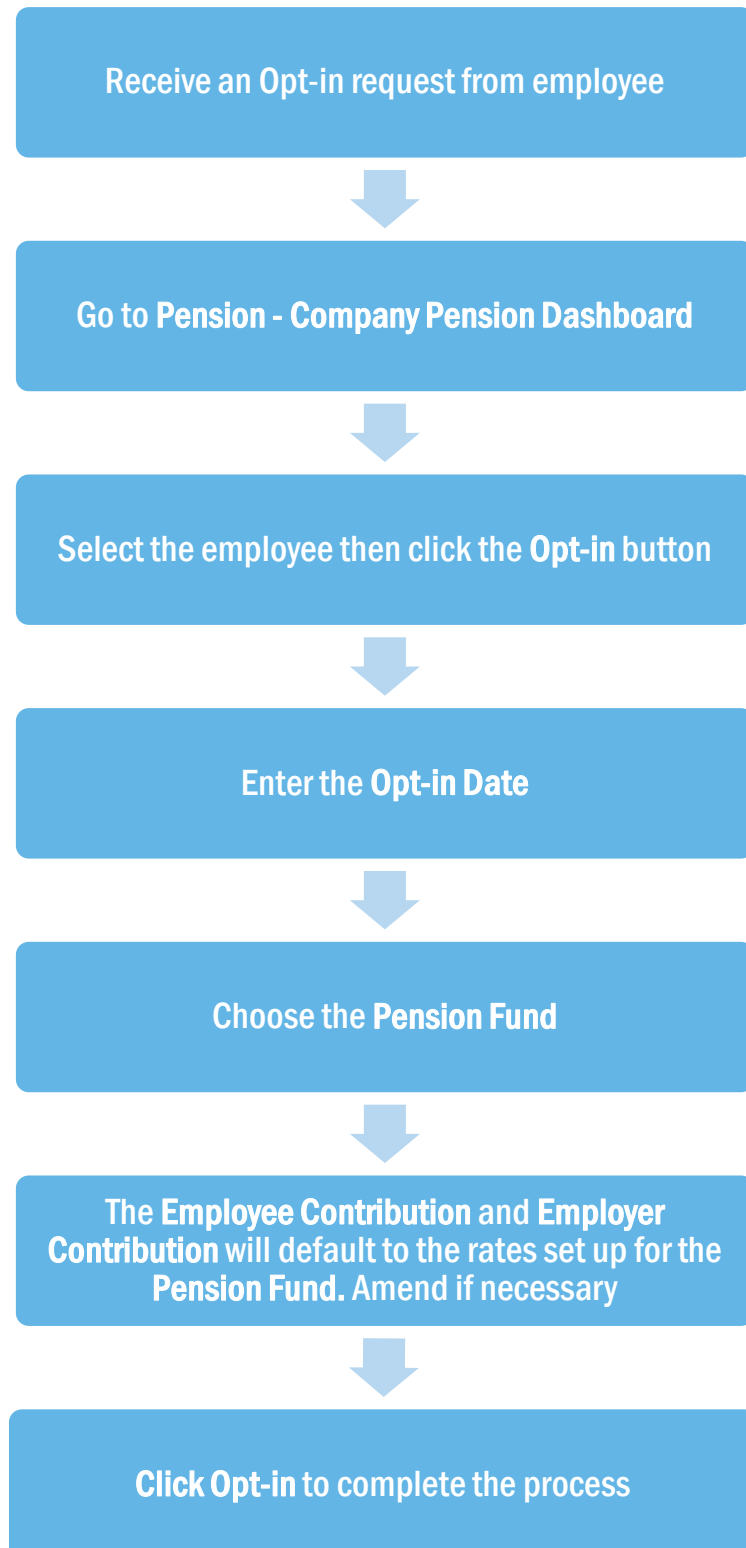
This report allows you to select a **Pension Fund**, a **From** and **To** date to print it for and also allows you to exclude employees. You may exclude employees that have been auto enrolled but wish to opt out; you are allowed to withhold their contributions from the Pension provider for up to 3 months after **Auto Enrolment**.

The report includes employees that have an employee or employer pension contribution value which is associated with the selected Pension fund and the contributions were deducted within the date range selected. It will also include employees that have had any pension payments withheld in previous months that now need to be included.

## How do I opt an employee in?

An Opt-in request can be received from a non-eligible jobholder, or an eligible jobholder within a postponement period. **Note:** Entitled Workers cannot opt-in, they need to **Join**.

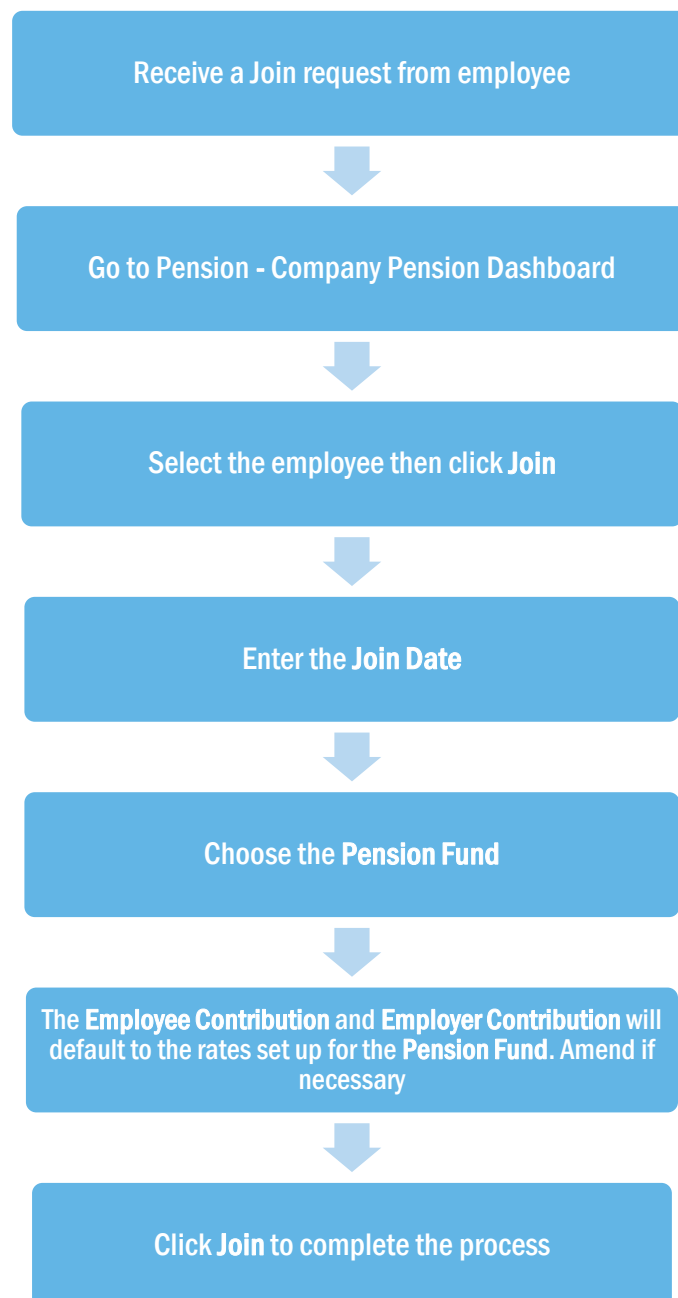
To enter an **Opt-in Date**:



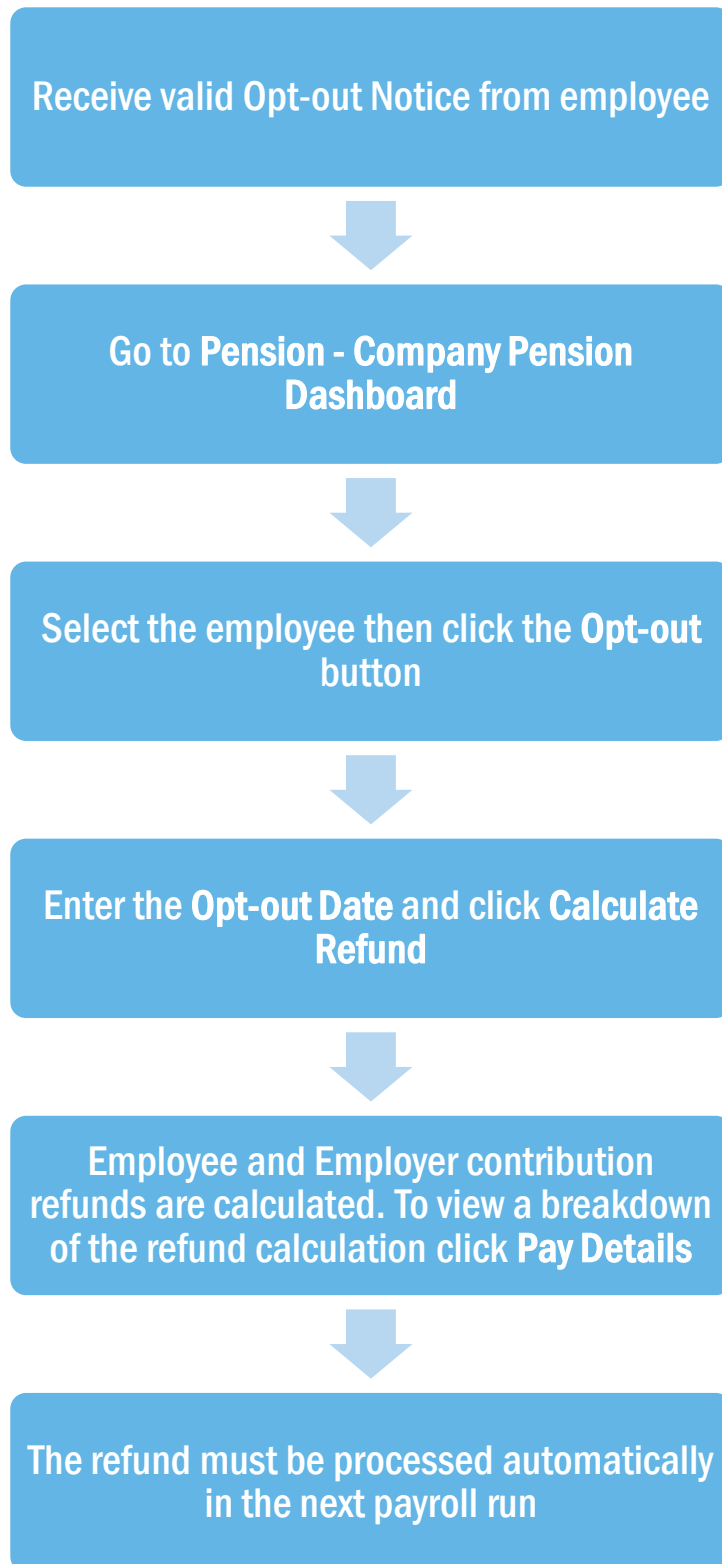
## Employee requests to join your Pension Scheme

An employee can request to join your Pension scheme if they meet the following criteria:

- The employee's worker status was **Entitled Worker** when last assessed for Auto Enrolment
- The following fields in **Employee details - Auto Enrol** are un-ticked:
  - Member of a Qualifying Scheme
  - Transitional Period
  - Works outside the UK



## How do I opt an employee out?



## POINTS TO REMEMBER

- An **Opt-out** button can also be found in **Employee details - Auto Enrol**. When clicked this will display the **Pension Opt-Out** screen.
- You are able to configure the opt-out period at **Pension Fund** level. To do this, go to **Pension - Configure Pension Fund**, select the fund and click on the General tab.
- An employee with a **Join Date** is not entitled to opt out of a Pension Scheme. If the employee wishes to stop contributions, a **Ceased Contribution Date** should be entered in **Pension - Company Pension Dashboard - Cease**. This can also be accessed via **Employee details - Auto Enrol**.

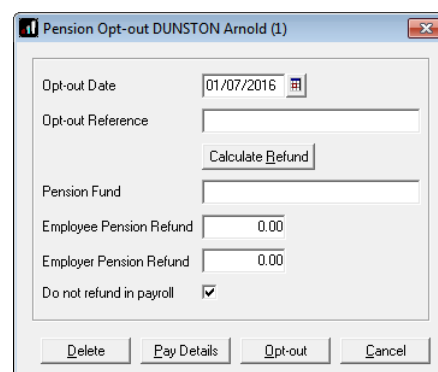
When a jobholder gives an opt-out notice, you must check that it is a valid notice. It must contain certain statutory information which can be found [here](#)

## How do I refund contributions if an employee has opted-out?

It is possible to automatically refund pension contributions to employees who opt out of a pension scheme.

To do this:

1. In **Employee Details**, **Company Dashboard** or **Period Dashboard** click the **Opt-out** button
2. Or enter **Opt-out Date** in **Employee - Auto Enrol** and click **Save**
3. The **Pension Opt-out** screen will open
4. Once an **Opt-out Date** is entered, click the **Calculate Refund** button
5. The calculated **Employee Pension Refund** and **Employer Pension Refund** amounts are displayed. You are able to edit these amounts if you need to
6. Click the **Opt-out** button



The screenshot shows a software window titled "Pension Opt-out DUNSTON Arnold (1)". It contains the following fields and controls:

- Opt-out Date:** A date field with the value "01/07/2016" and a calendar icon.
- Opt-out Reference:** An empty text field.
- Calculate Refund:** A button located below the Opt-out Reference field.
- Pension Fund:** An empty text field.
- Employee Pension Refund:** A text field with the value "0.00".
- Employer Pension Refund:** A text field with the value "0.00".
- Do not refund in payroll:** A checkbox that is checked.
- Buttons:** At the bottom, there are four buttons: "Delete", "Pay Details", "Opt-out", and "Cancel".

Using the pension contribution associated with the relevant pension fund, the refund will appear in the payroll run in the next available pay period. It will always be a value regardless of whether the pension was originally a percentage or value. The YTD value for the pension will be reduced by the negative value, usually resulting in the YTD value being 0.00.

**Pension Fund** in **Employee - Auto Enrol - Pensions** will be set to <None> and **Standard** amounts for the pension will be set to zero.

If you do not wish to automatically refund the amount in payroll, tick the **Do not refund in payroll** box before clicking the **Opt-out** button.

**Opt-out Date and Reference Number** can no longer be entered directly into the **Employee Details - Auto Enrol** form. You should now click on the **Opt-Out** button on the form and enter the details there, or use the **Pension Dashboard**

## What if the refund period spans two tax years?

If an employee opts out of the pension scheme following auto enrolment, they are entitled to a full refund of contributions which is reported via RTI to HMRC.

For contributions taken in the current tax year, this is reported via the **Full Payment Submission (FPS)**.

For contributions that span tax years, you must report the refunds taken in the current tax year via the **FPS** and send an **Earlier Year Update (EYU)** for any refunded contributions taken in the prior tax year.

For details on how to send an EYU, see the **RTI Guide** on the **Help** menu.

### Example 1

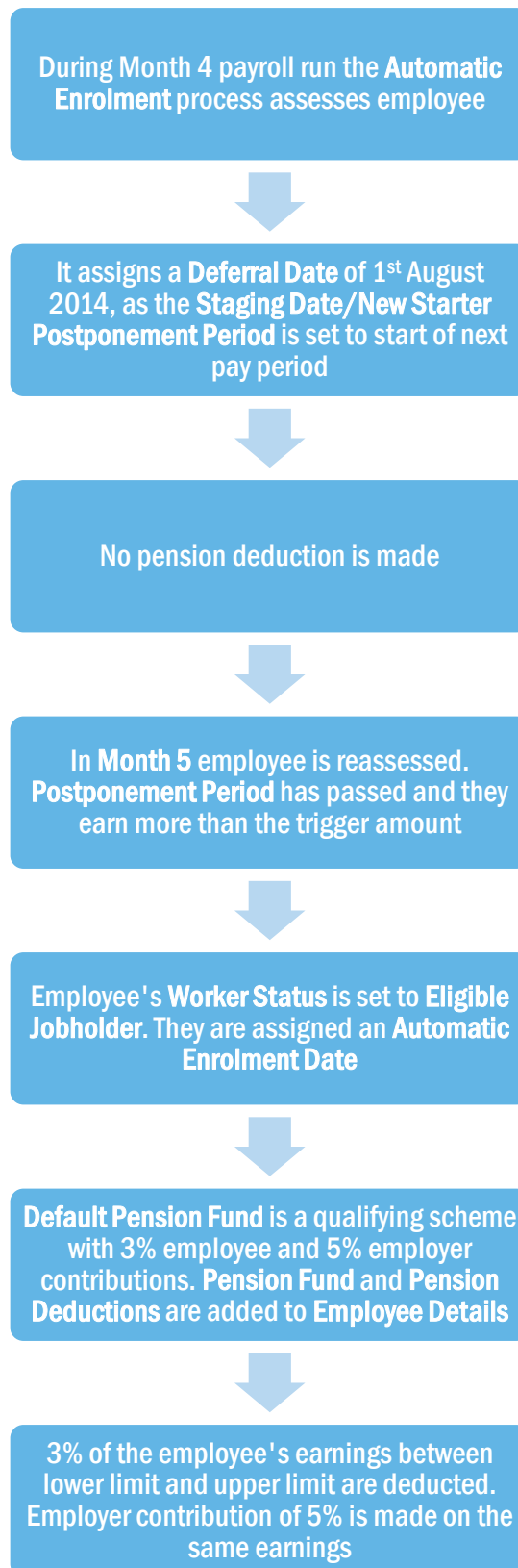
Pay Period	Auto Enrolled/Opt Out	Refund Due	Reported via
Week 1	Employee Auto enrolled - Contribution taken	✓	Refund due and reported via FPS as all contributions deducted in current tax year
Week 2	Contribution taken	✓	
Week 3	Employee Opts Out		

### Example 2

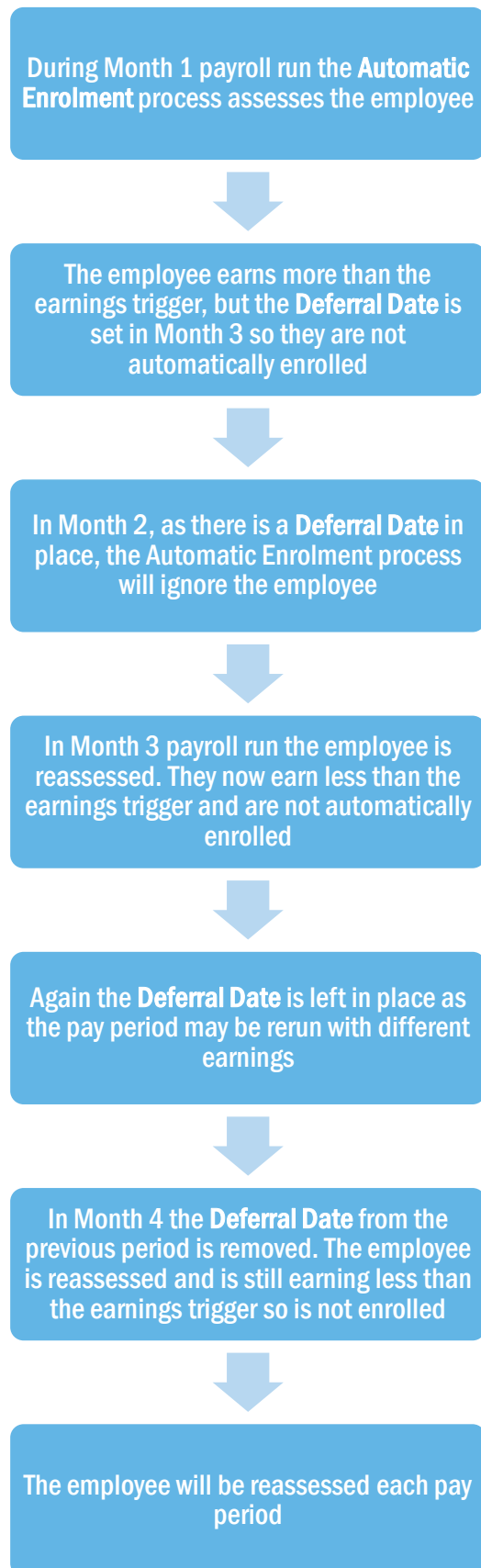
Pay Period	Auto Enrolled/Opt Out	Refund Due	Reported via
Week 51	Employee Auto enrolled – Contributions taken	✓	Refund due but as spanning tax year, refund for weeks 51 & 52 reported via EYU
Week 52	Contributions taken	✓	
Week 1	Contribution taken	✓	Refund due and reported for week 1 via FPS
Week 2	Employee Opts Out		

## Automatic Enrolment - Examples

**Example 1:** Employee joins the company on 7 July 2014 and earns £20000 per annum.



**Example 2:** Employee with variable earnings, receiving more than the earnings trigger in month 1. Deferral Date is set to Month 3



## What is Re-enrolment?

The process of automatically putting workers back into pensions is known as 'automatic re-enrolment'. Re-enrolment occurs approximately three years after staging and then every three years after that.

- At the **Re-enrolment Date** AE Assessment occurs for all the employees that previously opted out or ceased contributions more than a year before the **Re-enrolment Date**.
- You can set your **Re-enrolment Date** to be any time within the re-enrolment window, which is three months before and three months after the third anniversary of your staging date.

There are two fields on the **Configure Automatic Enrolment** screen to cater for **Re-enrolment, Re-enrolment Date** and **Previous Re-enrolment Date**.

If the re-enrolment employee is an eligible jobholder, they will be automatically enrolled into the default pension scheme or the one specified in **Employee Details - Auto Enrol**. The only difference is that the re-enrolment employee cannot be postponed.

Description	Value
-------------	-------

For Re-enrolment a letter type L1R will be published to **OpenEnrol**.

Also:

- If the re-enrolment employee is an eligible jobholder within the pay reference period when re-enrolment occurs, they will be automatically enrolled
- If the individual is not an eligible jobholder within the relevant pay reference period, no further action will be taken until the next re-enrolment date

## Re-enrolment Date & Previous Enrolment Date

- If the **Staging Date** field is blank, the **Re-enrolment Date** and **Previous Re-enrolment Date** fields will be disabled
- If you run the year-end restart process, more than 3 months after re-enrolment date, the software will automatically move the **Re-enrolment Date** to the **Previous Re-enrolment Date** field
- When logging into a company, if the re-enrolment window end date is approaching, a warning will be given that the Re-enrolment Date field is blank
- If the last day of the Pay Reference Period is on or after the last possible day of the Re-enrolment window and a Re-enrolment Date is not entered, the payroll will stop running

## Declaration of Compliance

Employers are required to submit a new declaration of compliance at the re-enrolment date. The Declaration of Compliance report has been amended and if a re-enrolment or previous re-enrolment date is entered, this date will be used instead of the staging date to produce the details required.

## What is IRIS OpenEnrol?

IRIS OpenEnrol is an element of the Auto Enrolment Suite which allows you to distribute workplace pension communications to employees. Letters that need to be sent to employees, in order to comply with legislation, will be created automatically when you run the payroll. They will then be published to a secure online portal. The letters are emailed directly to each employee, and once they have registered with the portal they will be able to quickly view all of their past automatic enrolment letters in an easy to access, secure area.

### What will IRIS OpenEnrol do for me?

- Employees receive pension communications directly via email
- Letters can be accessed anywhere an internet connection is available
- Quick and easy to setup with no software to install
- Increases Automatic Enrolment administration efficiency
- Reduces carbon footprint demonstrating an environmentally friendly solution
- Reduces communication distribution costs including printing, postage and processing
- Fully secure
- Allows employees immediate 24/7 access to their own pension communication information
- Free IOS, Android and Windows Phone apps available for employees to securely view their own pension communications on tablets or smartphones
- An Employer can log into the IRIS OpenEnrol portal and print communications if an employee does not have an email address
- All published communications are date stamped for audit purposes and a copy stored against the employee record

## How does OpenEnrol work?

Certain Automatic Enrolment triggers during the payroll run will cause a communication to be created, which you then need to publish to the **IRIS OpenEnrol** secure website.

**OpenEnrol** takes that data and creates letters in the form of Adobe PDF files to be sent to your employees.

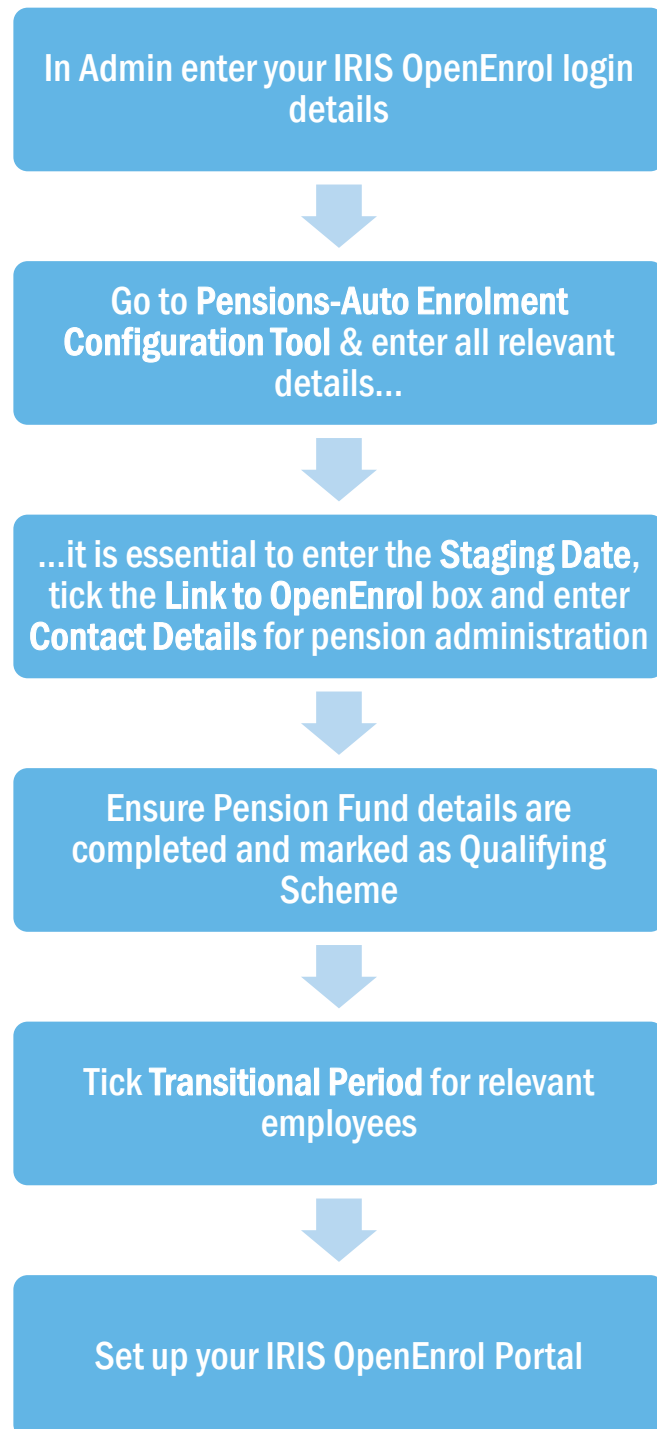
- If the employee has an **IRIS OpenEnrol** account the Adobe PDF will be emailed to the employee and stored online
- If the employee does not have an account but has an email address the letter will be emailed and the employee prompted to configure their account
- If the employee does not have an email address you can log onto **IRIS OpenEnrol** to print the required letter

When you **Publish** for a company for the first time, the company and employee details are created for you in IRIS OpenEnrol

## How to set up IRIS OpenEnrol in the payroll software

When using IRIS OpenEnrol it is vital for your Pension configuration to be set up fully. The letters require certain information to be present in order to be produced correctly.

### Essential steps to setting up IRIS OpenEnrol



## In order to use IRIS OpenEnrol, follow these steps:

1. Log into **System - Admin**
2. Click on the **File** menu
3. Select **Online Login Details**
4. Enter the **Email Address** and **Password** that you used to register on the IRIS OpenEnrol website (the login details are the same as IRIS OpenPayslips)
5. Click **OK**
6. Log back into the payroll software. If you need to you can set different login details for each company on **Company - Alter Company Details -Open IDs**
7. Click on the **Pension** menu, select **Auto Enrolment Configuration Tool** and complete all the required information
8. On **Step 3 - Company Pension Scheme Administrator Details**, ensure the **Link to OpenEnrol** box is ticked

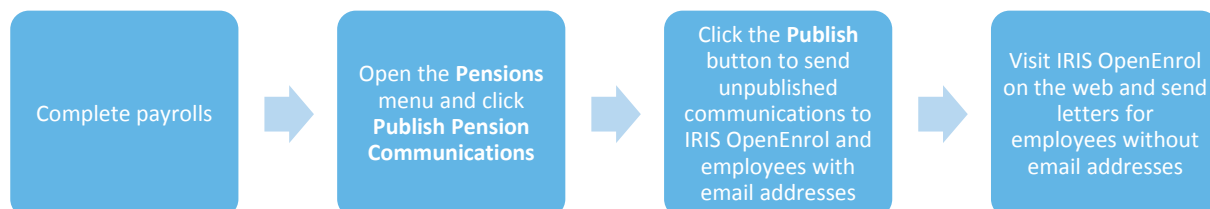
If you are creating an existing company for the first time in the payroll software (i.e. auto enrolment has already occurred on another system), you must tick the **Link to OpenEnrol** box as the last step **AFTER** setting up the company and all your employees, including entering the **Staging Date** and all other Auto Enrolment and Pension information

9. Ensure your company's contact details for pension administration have been entered in the **Contact Details** section, these are required for IRIS OpenEnrol communications
10. If required, click the **AE is coming** button to generate a letter for your workforce informing them that Automatic Enrolment is coming, (your Staging Date must have been entered in Step 1 of the [Auto Enrolment Configuration Tool](#) before you can generate this letter)
11. Click **Close**
12. If you have any employees in Defined Benefits or Hybrid Schemes and you are applying a Transitional Period, make sure the **Transitional Period** box is ticked in **Employee Details** on the **Pension** tab

## How do I set up IRIS OpenEnrol online?

To see how to set up the IRIS OpenEnrol portal, see the **OpenEnrol/Payslips guide** which can be found in the **Help** option within the Earnie program.

## How are the auto enrolment letters created?



After you have completed your payroll, click on the **'Pension'** menu and select **'Publish Pension Communications'** to open the publishing window. This can also be accessed via **Pension - Company Dashboard - Publish**.

Code	Name	Date	Worker Status	Description	Period	Sent
2	ATKINSON Helen Miriam	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
9	BROADBENT Terry Thomas	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
1	DUNSTON Arnold William	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
14	EMMANUELLE Gladys Eartha	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
8	FEELGOOD Frank Archibald	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 M 02	
18	FOSTER Jim William	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
20	FRANKENSTEIN Farrah Eileen	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 M 02	
15	HYDE Beatrice June	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 M 02	
10	JACKSON Florence Annie	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
13	JECKYLL Bart	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 M 02	
12	KILDARE Kevin Ambrose	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	
16	LIVINGSTONE Albert Thomas	25/03/2014	Non-eligible Jobholder	L2 & L3 - Non Eligible Worker or Entitled worker	2014-15 M 02	
17	NIGHTINGALE Ben Susan	25/03/2014	Eligible Jobholder	L1 - Auto-enrolment Date set	2014-15 W 08	

This screen displays the pension communications that are to be sent or have already been sent to IRIS OpenEnrol, depending on the options selected in the **View** box at the top of the screen.

By default the screen shows all the currently available unpublished data. You can also view previously published data if you need to. The data is sorted alphabetically, by surname and forename.

You can reorder the grid by clicking on a column heading. Clicking again will toggle the order ascending to descending etc.

If there is no unpublished data the screen will display the first page of the most recent published data in alphabetical surname/forename, order.

## Reset

Click this button to reset the screen to its initial state. Both dates will become blank. The **View** field will be reset to **Unpublished** or **Published** depending on what was set when the screen was first opened. The grid display will be refreshed and the **Refresh** button will be disabled.

## Refresh

The **Refresh** button is disabled until you change the **View** selection or enter a date range. The text, **Click Refresh to update view**, will appear when the **Refresh** button is enabled. After clicking **Refresh** the button will be disabled and the text, **Click Refresh to update view**, will not be visible.

You need to click the **Refresh** button if you make changes to the **View** selection or the **From** and **To** dates

## Print

Click '**Print**' for a printed listing of pension communications. You can choose to print **All**, **Unpublished** or **Published**, a **Date Range** and selected employees using the **Selection** button.

This prints a summary of the communications, not the actual letters

## Delete

Each single row in the grid can be highlighted. Multiple rows can be highlighted using standard windows functions e.g. CTRL & click or SHIFT & click. Highlight the rows you want to delete then click the **Delete** button.

## Publish

When you are ready to send the unpublished pension communications to IRIS OpenEnrol you need to click the **Publish** button. **Publish** will always send all unpublished data for the current company. This will send the communications to the IRIS OpenEnrol portal and directly to employees with email addresses in their **Employee Details**.

## Republish

To republish Pension Communications:

- In the **View** drop down, select **Published**, then click **Refresh**
- Tick the **Republish selected pension communications** box
- Hold down the CTRL key and click on each employee you wish to republish
- Click the **Republish** button

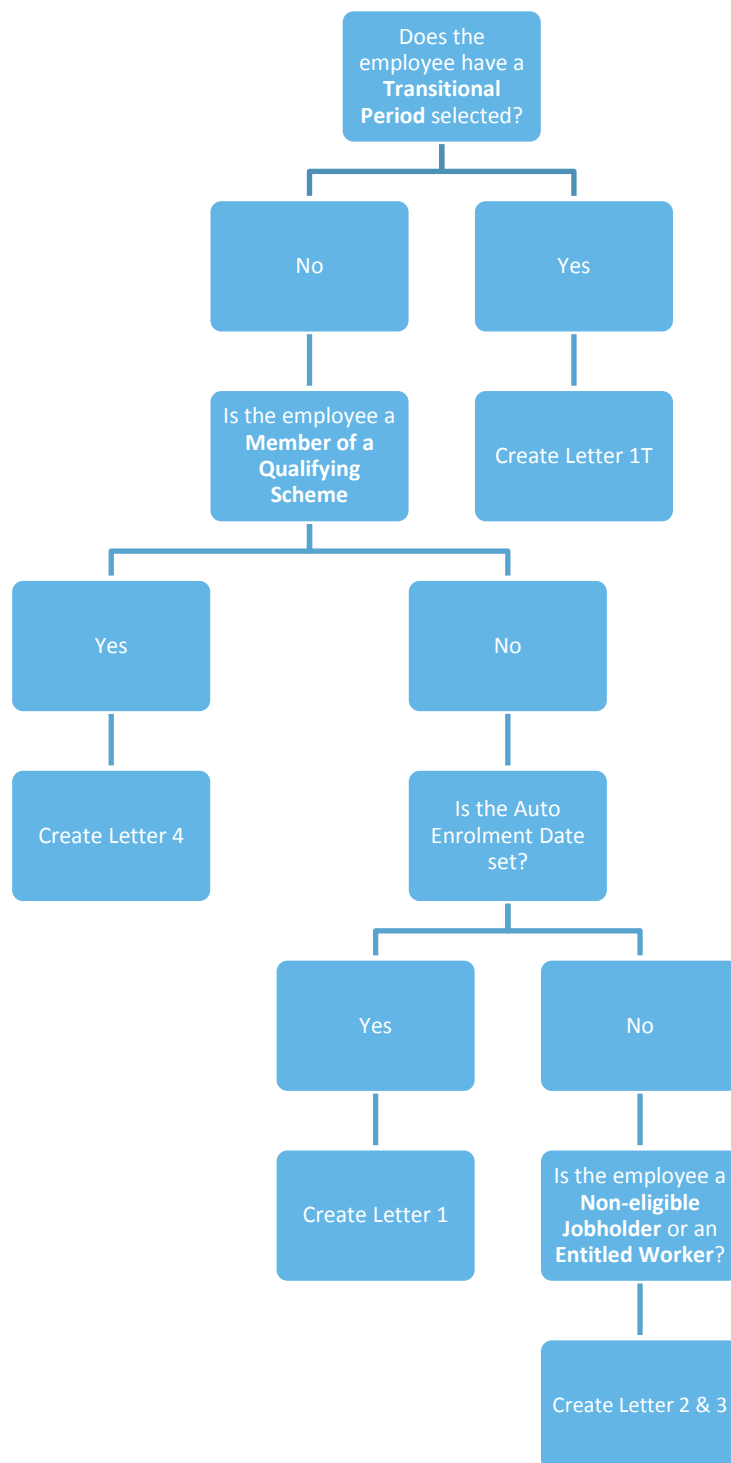
Rerunning the payroll will re-assess any actions relating to Automatic Enrolment or IRIS OpenEnrol. If a payroll is rerun, employees will be reassessed. If payroll is rerun and communications have not been sent, they can be amended or deleted before the pay period is complete.

## What letters are sent and when?

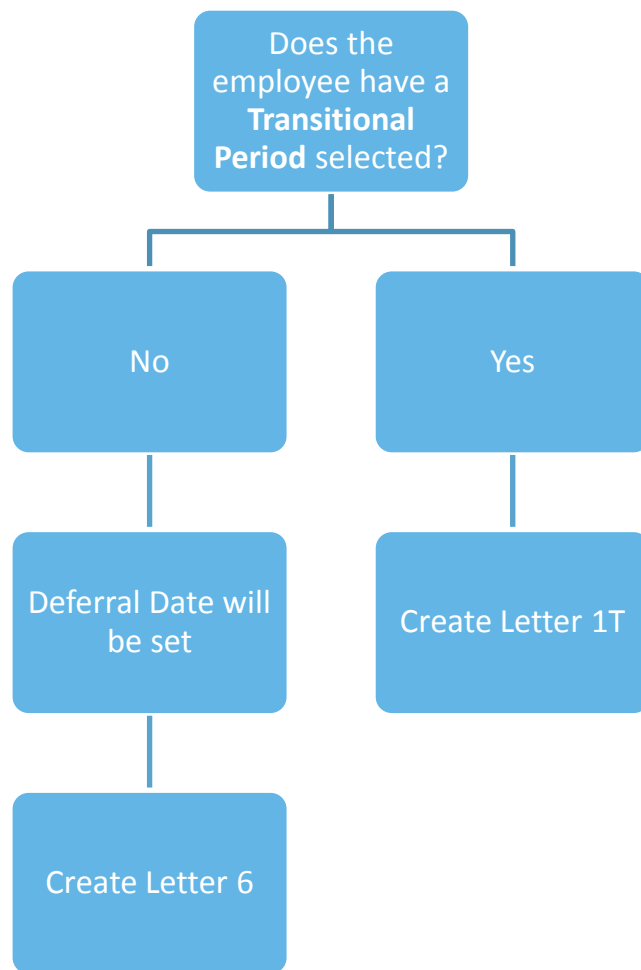
<b>L0</b>	IRIS 'Staging Letter' – This letter is optional and lets employees know Auto Enrolment is coming and is sent once to all employees, except employees who are: <ul style="list-style-type: none"> <li>▪ <b>75 and over</b></li> <li>▪ <b>Worker Status 'Exclude from auto enrolment'</b></li> <li>▪ <b>Works outside of UK box ticked</b></li> <li>▪ <b>Leavers</b></li> </ul>
<b>L1</b>	Issued when Auto Enrolment Date is assigned
<b>L1T</b>	Issued at Staging to employees with the Transitional Indicator set
<b>L1P</b>	Issued after Staging Date, each time a Deferral Date is assigned and the employee is an Eligible Jobholder
<b>L1R</b>	Issued when an employee is re-enrolled 3 years after the initial staging date
<b>L1Opt</b>	Issued when an Opt-in Date is entered for an employee, regardless of their Worker Status
<b>L2 &amp; L3</b>	Sent to Non Eligible Jobholder or to Entitled Worker when assessed and a Postponement Period is not used. This letter is only sent once
<b>L4</b>	Sent to employees where they are a Member of a Qualifying Scheme at staging when no Postponement Period is used
<b>L6</b>	Issued to all employees at staging if Postponement Period is in use (apart from employees receiving Letter 1T). Also sent to new starters after staging if Postponement Period is in use and their Worker Status is Non-Eligible Jobholder or Entitled Worker
<b>Excluded Employees</b>	The following employees will not receive Auto Enrolment Communications:- <ul style="list-style-type: none"> <li>▪ <b>75 and over</b></li> <li>▪ <b>Worker Status 'Exclude from auto enrolment'</b></li> <li>▪ <b>Works outside of UK box ticked</b></li> </ul>

## Examples of when Letters are created

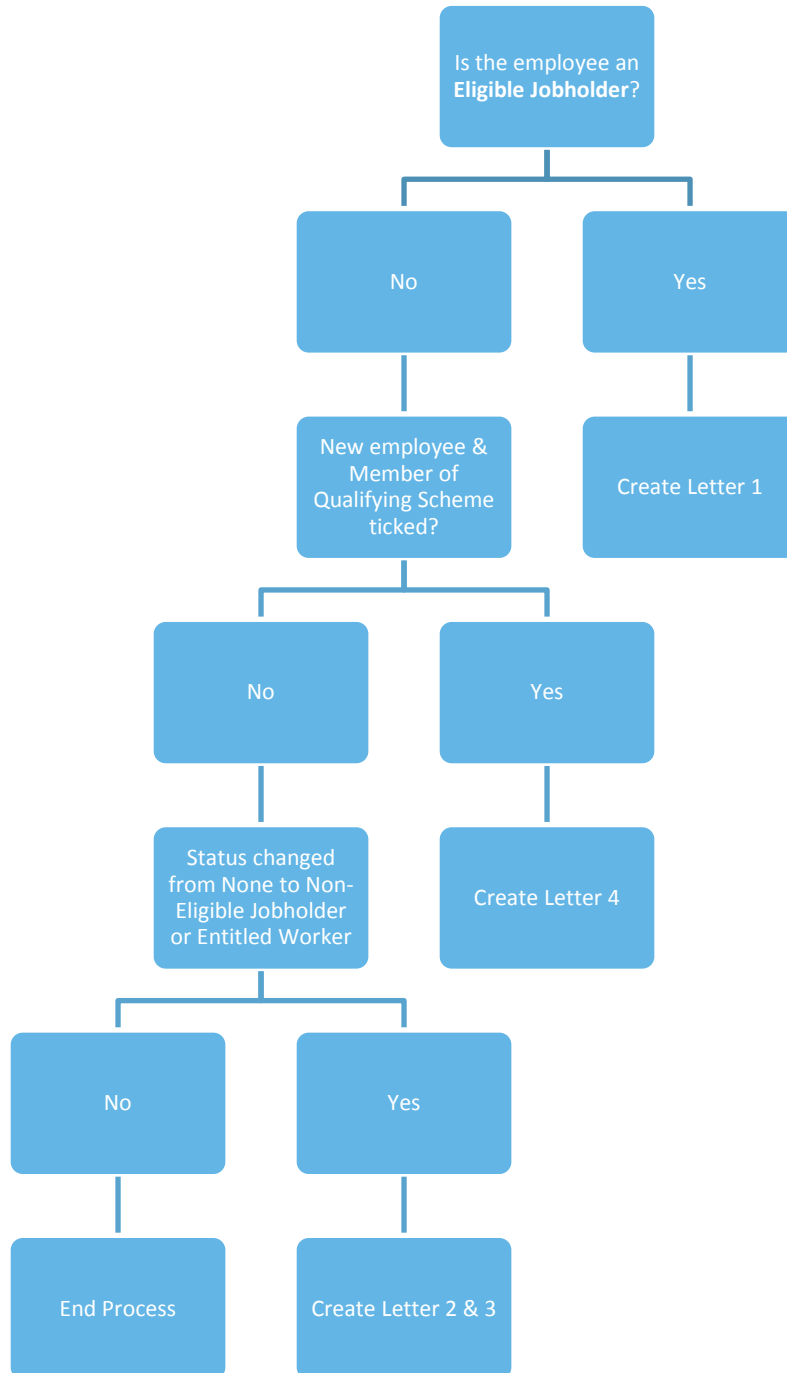
### At Staging without Postponement



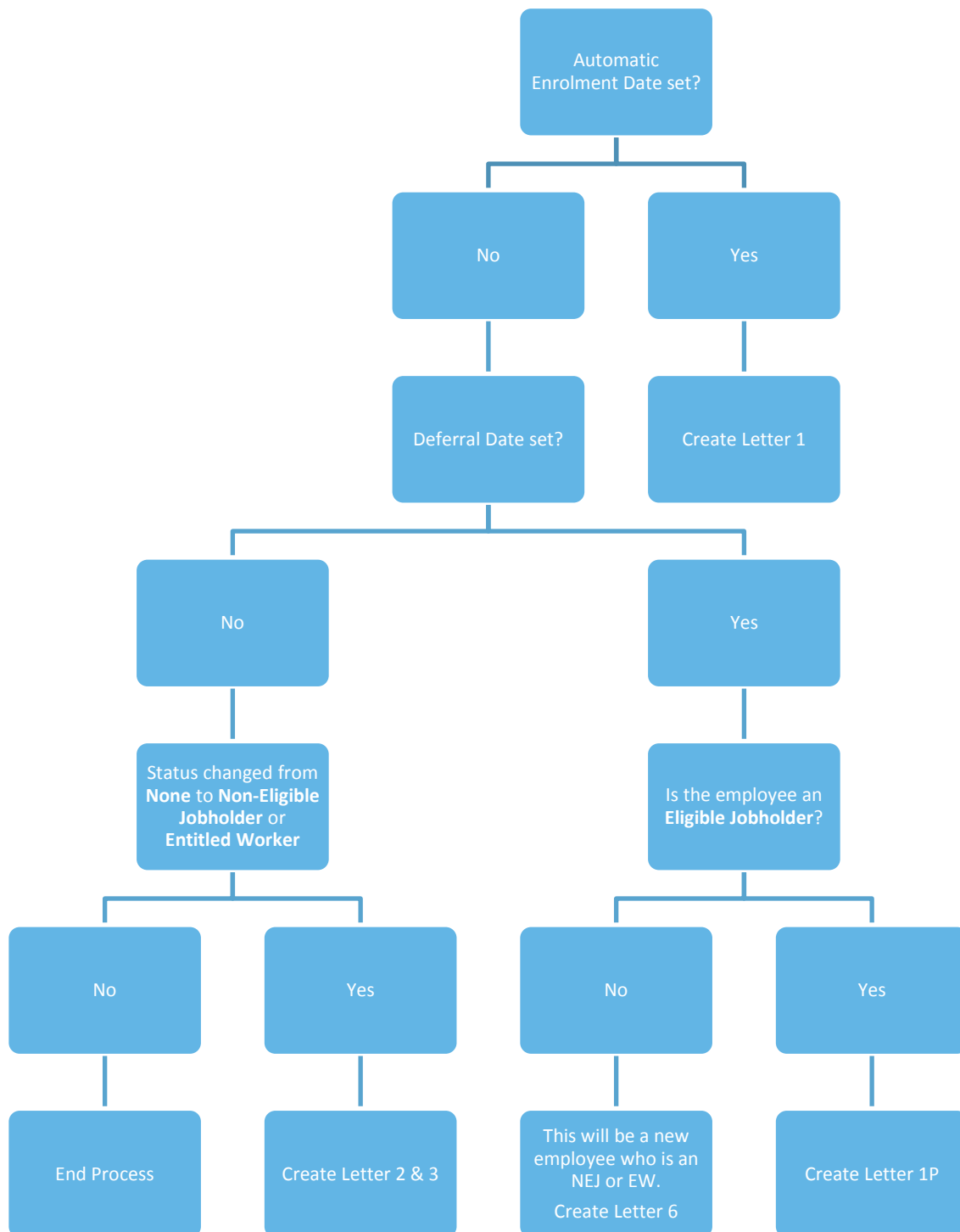
## At Staging with Postponement



## After Staging without Postponement



## After Staging with Postponement



## Quick Reference & Definitions

### **Pensions FAQ**

An IRIS webpage designed to help you with Auto Enrolment/Pensions frequently asked questions

[www.iris.co.uk/WPRFAQ](http://www.iris.co.uk/WPRFAQ)

### **Department of Work & Pensions (DWP)**

Policy owner and responsible for enabling and coordinating activity for the programme – and for communications to workers

[www.dwp.gov.uk/policy/pensions-reform](http://www.dwp.gov.uk/policy/pensions-reform)

### **The Pensions Regulator (TPR)**

The UK regulator of work-based pension schemes (any scheme that an employer makes available to employees, including occupational, stakeholder and personal)

[www.tpr.gov.uk](http://www.tpr.gov.uk)

### **NEST**

a pension provider available to all employers who want to use it. **NEST** is a workplace pension scheme designed for automatic enrolment that is available to any UK employer regardless of the organisations' size

[www.nestpensions.org.uk](http://www.nestpensions.org.uk)

### **The Pensions Advisory Service**

an independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of company, personal and stakeholder schemes

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### **The Pension Counter**

an IFA that has teamed up with Farmplan to provide help and advice on selecting the right pension provider and give ongoing advice. Discounted rates available for Farmplan customers.

<https://www.thepensioncounter.co.uk/farmplan>

## **RTI**

Real Time Information –how PAYE is reported to HMRC

### **Eligible jobholder**

a worker:

- who is aged at least 22 and not yet reached SPA
- earnings are above the earnings trigger for automatic enrolment (£10000 in tax year 2015/2016)

### **Non – eligible jobholder**

a worker:

- who is aged between 16 and 74 and
- earns above the lower earnings level for qualifying earnings but below the earnings trigger for automatic enrolment

or

- who is aged at least 16 and under 22 or between SPA and under 75

and

- earns above the earnings trigger for automatic enrolment

### **Entitled worker**

a worker:

- who is aged at least 16 and under 75 and
- earns below the lower earnings level for qualifying earnings

## Qualifying Earnings

Includes all of the following pay elements (gross):

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- SSP, SMP, SPP, ShPP, SAP

These earnings are used to identify whether an employee is an eligible jobholder or a non-eligible jobholder and their level of contributions

- When a worker is paid in arrears, the employer considers what is due to be paid in this period regardless of what period it is earned

## Automatic Enrolment

**Eligible jobholders** who are not already a member of a **qualifying scheme** on the employer's **Staging Date** must be automatically enrolled into an automatic enrolment scheme. The employer will choose the scheme for automatic enrolment

## Staging Date

The date when the new law is 'switched on' for a business

## Qualifying Scheme

To be a **qualifying scheme**, minimum contributions must be made or it must provide a minimum rate at which benefits will build up. A scheme suitable for automatic enrolment must also **not**:

- impose barriers to joining the scheme, such as probationary periods or age limits for members
- require staff to make an active choice to join or take any other action prior to joining
- require the provision of extra information in order to stay in the scheme

## Postponement Period

Postponement is an additional flexibility for an employer that allows them to choose to postpone

	automatic enrolment for a period of their choice of up to three months
<b>Deferral Date</b>	This is the last day of the <b>Postponement Period</b> and the date employees will be re-assessed for auto enrolment.
<b>Opt-out</b>	<b>Eligible jobholders</b> may choose to opt out after they have been automatically enrolled. <b>Non-eligible jobholders</b> who have opted in may choose to opt out after they have been enrolled. Workers who have been enrolled under contractual enrolment (e.g. under their contract of employment) and <b>entitled workers</b> who have asked to join a scheme do not have the right to choose to opt out. If they want to leave the scheme, they must cease membership in accordance with the scheme rules.
<b>Opt-in</b>	<p>A jobholder has the right to opt in to an automatic enrolment scheme, unless they are:</p> <ul style="list-style-type: none"> <li>• an active member of a qualifying scheme with that employer</li> <li>• an eligible jobholder for whom the employer has an automatic enrolment duty or</li> <li>• an eligible jobholder for whom the employer has a re-enrolment duty</li> </ul>
<b>Pay Reference Period</b>	This is the period an employee's auto enrolment assessment is based on. For further information please see our <b>Pension FAQs</b>



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