



Telling your staff about their new pension scheme



Statutory information when enrolling
a new worker

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1 Telling your staff about their pension

As an employer, you have statutory duties to give your workers access to a workplace pension scheme that meets certain legal standards, such as Nest.

You need to tell them:

- › what rights they have to a workplace pension
- › whether they're going to be automatically enrolled or if they have the right to opt in or join
- › relevant details about the scheme

You don't have to put this information in a formal document, but it must be posted or emailed to all your eligible workers' personal addresses and sent at the appropriate time. It's referred to by The Pensions Regulator (TPR) as a 'notice'.

This document tells you what you need to send, and when.

1.1 Getting it right

TPR holds you responsible for sending the right information to your workers at the right time. You can find out more by reading TPR's [Detailed guidance for employers](#).

2 Who do I need to put into the scheme?

All staff who ordinarily work in the UK and who qualify will need to be put into a workplace pension scheme. Most payroll software should work this out for you, but you can use this guide to understand who's eligible if this option isn't available to you.

You'll need to assess all new starters to see if they fall into any of the following categories. Each category comes with different levels of pension rights, such as the right to be automatically enrolled into your scheme.

Each pay period, you'll need to keep assessing all staff who aren't in your qualifying pension scheme and paying at least the minimum level of contributions.

2.1 Eligible jobholders

You need to automatically enrol these workers into a qualifying pension scheme that you've set up and regularly pay money into their pots. They are:

- › aged at least 22 but under State Pension age
- › earning more than the earnings trigger for auto enrolment. That's more than £192 per week, £384 per fortnight, £768 every 4 weeks, £833 per month, £2,499 per quarter, £4,998 bi-annually, £10,000 per year

2.2 Non-eligible jobholders

These workers aren't eligible for auto enrolment but they have the right to opt into your workplace pension scheme, so you'll need to arrange a way for them to let you know if they want to opt in. Once they're in the scheme, you need to pay into their pension pots.

They are:

- › aged at least 16 but under 75
- › earning between the lower earnings level and the earnings trigger for auto enrolment. That's between £120 - £192 per week, £240 - £384 per fortnight, £480 - £768 every four weeks, £520 - £833 per month, £1,560 - £2,499 per quarter, £3,120 - £4,998 bi-annually, £6,240 - £10,000 per year

or

- › aged at least 16 but under 22, or at least State Pension age and under 75
- › earning more than the earnings trigger for auto enrolment. That's more than £192 per week, £384 per fortnight, £768 every 4 weeks, £833 per month, £2,499 per quarter, £4,998 bi-annually, £10,000 per year

2.3 Entitled workers

Also known as 'workers without qualifying earnings', these employees can ask to join your workplace pension scheme. You don't have to pay money into their pension pots unless you'd like to. They are:

- › aged at least 16 but under 75
- › earning less than the lower earnings level. That's less than £120 per week, £240 per fortnight, £480 every four weeks, £520 per month, £1,560 per quarter, £3,120 bi-annually, £6,240 per year

2.4 Workers you can choose to exclude

You can exclude certain eligible jobholders from auto enrolment, although they still have the right to opt in. On a practical level, that means you'll need to send them the same information as non-eligible jobholders. You can exclude:

- › workers in their notice period to leave, unless they take it back
- › workers who you have given notice of dismissal
- › workers who have registered with HMRC to protect their pension allowance

2.5 No employer duties

If any of your staff fall outside of these criteria, there's no obligation to enrol them into any pension scheme.

2.6 Can my staff opt out of the scheme?

Of course. Both eligible jobholders and non-eligible jobholders can opt out of Nest if they're still in their opt-out period. This starts three working days after you've enrolled them into Nest and ends one calendar month later. You'll need to give back any contributions these members have made during the opt-out period. We'll refund all the money in the worker's Nest account to you.

If someone chooses to opt out, you'll need to tell them to use Nest's opt-out process, available online, over the phone or through a paper form available from Nest.

3 When do I need to inform my staff?

3.1 Are you postponing the enrolment date?

Postponement allows you to delay the date you automatically enrol your new workers into Nest by up to three months.

3.2 Yes, I'm using the standard postponement process

If you're using postponement, you don't need to assess your new starter right away. You'll need to tell them that you're using a postponement period within six weeks of their start date – simply send them our standard postponement notice.

Your worker still has the right to opt in or join the scheme in this time though. You should send the required statutory information to each jobholder before you enrol them into Nest.

In the pay period immediately following the end of your postponement period, you need to assess your new worker to see what category they fall into. If they qualify as an eligible jobholder who needs to be automatically enrolled, you'll need to send them an enrolment letter within six weeks of their enrolment date.

If they don't qualify as an eligible jobholder at that point, you don't need to send any further notices. However, you'll need to keep assessing them each pay period to see if they qualify to join in the future.

3.3 Yes, I'm using a short postponement period

If you don't typically use postponement but a worker joins your company after your payroll cut-off date has passed, you might want to use a short postponement period to bring their enrolment date in line with the start of your next payroll cycle. The short timeframe means you can tell staff about the postponement period and send them their statutory information all in one go, rather than sending out two sets of notices.

3.4 No, I'm not using postponement

You need to assess your new worker in their first pay period. You'll need to send them an enrolment notice if they're an eligible jobholder or an opt in or joining notice if they're a non-eligible jobholder or entitled worker within six weeks of their start date.

3.5 If a worker asks to be put into Nest

If a jobholder opts in, you need to send them an opt in confirmation notice within six weeks of them asking. You must also start paying contributions in your current pay period or the next if you've gone past your payroll cut-off date.

If an entitled worker asks to join, you don't need to make contributions to their pot. You do need to send them a joining notice within six weeks of them asking to be put into the scheme. This will tell them how they can make personal contributions.

3.6 Before enrolling your workers

Please send the necessary statutory information to each jobholder before you enrol them into Nest.

See the notices for the [standard route with postponement](#).

See the notices for the [standard route without postponement](#).

3.7 Want to use the tailored route?

The standard route works for most businesses, but you can choose to use the tailored route.

After assessing your staff at the start of the postponement period, anyone who qualifies as an eligible worker can be postponed for up to three months before they need to be automatically enrolled. They should be sent a postponement notice within six weeks of their start date.

After assessing your remaining staff, non-eligible jobholders should be sent an opt in notice and entitled workers should be sent a joining notice within six weeks of their start date.

You'll need to keep assessing your staff at each pay period to see if more workers qualify as eligible workers. If they do, they can be postponed for up to three months before they need to be automatically enrolled. They should be sent a postponement notice within six weeks of their assessment date.

Once the eligible jobholder's postponement period has ended, you'll need to assess them again. If they're still an eligible jobholder then they qualify for auto enrolment. You should enrol them into Nest and send them an enrolment notice within six weeks of their enrolment date.

See the notices for the [tailored route](#).

3.8 If a worker asks to be put into Nest

If a jobholder opts in, you need to send them an opt in confirmation notice within six weeks of them asking. You must also start paying contributions in your current pay period or the next if you've gone past your payroll cut-off date.

If an entitled worker asks to join, you don't need to make contributions to their pot. You do need to send them a joining notice within six weeks of them asking to be put into the scheme. This will tell them how they can make personal contributions.

4 Which standard notice should you use?

Use this process if you're enrolling a new worker with postponement.

4.1 At the start of the postponement period

At the start of your postponement period, you need to send the standard postponement notice to all your workers. This is a standard notice that you send to all your workers explaining that you're using a postponement period.

Send [standard postponement notice](#).

4.2 After postponement period ends

At the end of your postponement period, you need to assess your workers using the following process and send an enrolment notice to all jobholders.

First, check if the worker is an eligible jobholder.

If they are, send them the [enrolment notice for jobholders](#).

If they're not, check if the worker has asked to opt in or join.

If the worker hasn't opted in or asked to join, you don't need to send them any further notices.

If they have opted in or asked to join, check if the worker is a jobholder.

If they're a jobholder, send them the [enrolment notice for jobholders](#). This is a standard notice for eligible jobholders who must be automatically enrolled and non-eligible jobholders who have opted in.

If they're not a jobholder, you don't need to send them any further notices.

5 Which standard notice should you use?

Use this process to work out which notices to send if you're enrolling a new worker without using a postponement period.

First, check if the worker is aged at least 16 and under 75.

If they're aged under 16 or over 75, there's no duty on you to enrol them into the scheme.

If they're aged at least 16 and under 75, check if they earn more than the automatic enrolment earnings trigger in the pay period they're assessed in. That's either £192 per week, £384 per fortnight, £768 every four weeks, £833 per month, £2,499 per quarter, £4,998 bi-annually or £10,000 per year.

If they earn less than this amount, send them an [opt in or joining notice](#). This is a standard notice for non-eligible jobholders who can opt in to Nest and entitled workers who can ask to join Nest.

If they earn more than this amount, are they aged at least 22 and under State Pension age?

If they're within this age bracket, send them the [enrolment notice for jobholders](#). This is a standard notice for eligible jobholders who must be automatically enrolled and non-eligible jobholders who have opted in.

If they're outside of this age bracket, send them an [opt in or joining notice](#). This is a standard notice for non-eligible jobholders who can opt in to Nest and entitled workers who can ask to join Nest.

If a worker has subsequently asked to opt in or join, check if the worker is a jobholder.

If they are, send them the [enrolment notice for jobholders](#). This is a standard notice for non-eligible jobholders who can opt in to Nest and entitled workers who can ask to join Nest.

If they're not a jobholder, you don't need to send them any further notices.

6 Which tailored notice should you use?

Use this process to work out which notices to send if you're enrolling a new worker with postponement.

6.1 At the start of the postponement period

First, check if the worker is aged at least 16 and under 75.

If they're outside of this age bracket, there's no duty to enrol them into your pension scheme.

If they are in this age bracket, check if they earn more than lower level of earning in the pay period they're assessed in. That's either £120 per week, £240 per fortnight, £480 every four weeks, £520 per month, £1,560 per quarter, £3,120 bi-annually or £6,240 per year.

If they earn less than this, send them the [entitled worker joining notice](#). This notice is for entitled workers who have the right to join your scheme.

If they earn more than this, check if the worker is an eligible jobholder.

If they're not an eligible jobholder, send the [non-eligible jobholder opt in notice](#). This notice is for non-eligible workers who have the right to opt in to your scheme.

If they are an eligible jobholder, check how long their postponement period is.

If it's longer than a month, send them the [postponement notice for jobholders](#). This notice tells eligible jobholders that their start date will be postponed.

If it's less than a month, send them the [short postponement period notice](#). This notice combines all the statutory information about postponement and enrolment in one letter rather than two.

6.2 After postponement period ends

Once postponement ends, you should assess your existing workforce and send an [enrolment notice](#) to all eligible jobholders.

You don't need to send any further communications to non-eligible jobholders or entitled workers who haven't asked to join, unless they subsequently qualify as an eligible jobholder. If they do, you can postpone their enrolment by up to three months.

If a non-eligible jobholder opts in, you should send an [opt-in confirmation notice](#) within six weeks of their start date



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