

# Telling your staff about their pension scheme

—  
Statutory information at your  
re-enrolment date

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# Telling your staff about re-enrolment

Every three years, the government wants you to put any staff who've opted out, stopped contributions or reduced them to less than the minimum levels required by law back into your pension scheme. This is known as re-enrolment. This document tells you what you need to do, and when.

## Your 5-step re-enrolment process



Choose your re-enrolment date



Work out who needs to be re-enrolled



Write to the employees who need to be put back in your scheme



Re-enrol your employees



Re-declare your compliance with TPR

## Getting it right

The Pensions Regulator (TPR) holds you responsible for sending the right re-enrolment information to your workers at the right time.

**Find out more**

# Choosing your re-enrolment date

If this is the first time you're re-enrolling staff, you'll need to pick a date within a six-month window of the third anniversary of your pension duties start date.

So if your staging date was on 1 May 2020, you could choose a date within the re-enrolment window shown opposite.

Your subsequent re-enrolments need to be within a six-month window of your last re-enrolment anniversary.

## Re-enrolment window



## Aligning with payroll

Your chosen re-enrolment date becomes the Nest start date for all your re-enrolled workers. As you can't use postponement, it's worth picking a date that lines up with your payroll periods.

# Who do I need to enrol?

You'll need to re-enrol all eligible staff who ordinarily work in the UK. 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.

If you're doing it yourself, having up-to-date, accurate records of who's opted out and when is vital.

You'll need to assess your workforce to identify anyone who:

- has opted out, stopped contributions or is contributing less than the minimum levels required
- is aged over 22 years old and under State Pension age
- earns more than the earnings trigger for auto enrolment in the pay period they're assessed in

## Who don't you need to enrol?

You need to re-enrol all staff who meet the criteria above, but can exclude workers who:

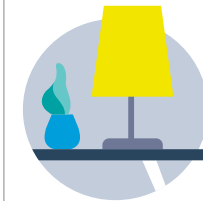
- have opted out in the last 12 months
- aren't classed as an eligible jobholder
- have handed in their notice to leave within 3 months
- have registered with HMRC to protect their pension allowance

## Can my staff opt out of the scheme?

Of course, as long as 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.



## Did you know?

You can hover over the **i** for further information

# What information do you need to send?

You need to tell your staff:

- that they're being re-enrolled
- relevant details about the scheme
- that they have the right to opt out

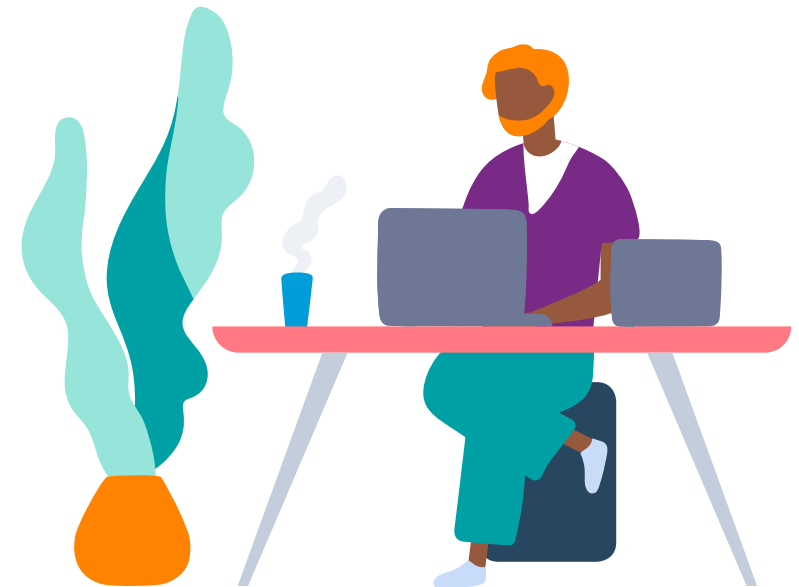
You don't have to put this information in a formal document, but it must be posted or emailed to all eligible workers' personal addresses and sent within six weeks of your re-enrolment date. It's referred to by The Pensions Regulator (TPR) as a 'notice'.

We ask that you send all required statutory information to each jobholder before you re-enrol them.

To help you with this, we've created a template with variable, relevant content. All you need to do is tailor it with each worker's details and send it within six weeks of your re-enrolment date.

[Download re-enrolment notice](#)

Re-enrolment might come as a surprise and a possible source of frustration to anyone's who's previously opted out. We've created some **useful content** for you to share ahead of re-enrolment, so your staff know what to expect.



# Re-declare your compliance

Once you've completed all your re-enrolment duties, you need to **re-declare your compliance with TPR** within five months of the third anniversary of your staging date or previous re-enrolment date.

For example, your three-year anniversary is 1 June 2022. No matter what re-enrolment date you pick, you need to re-declare your compliance by 1 November 2022.

If you don't complete it in time, you may be fined.



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