

# Pensions automatic enrolment

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## What is automatic enrolment?

Automatic enrolment describes the legislation that requires employers to put their employees and workers who are not in pension saving into a pension scheme where they meet certain criteria (i.e. triggers) unless they are postponing the assessment (detailed below). These postponed individuals will however be written to and invited to join the scheme should they so wish and details of how to do this will be included in their letter.

## How does postponement work?

We recognise that not everyone wants to join a pension scheme so rather than enrol these people straight away we are able to postpone their assessment for another three months. If at the end of the three months they again meet the auto enrolment triggers we will auto enrol them into the University of Warwick Pension Scheme which is administered by Zurich.

If you are postponed you will receive a letter explaining this and giving you the option to opt into pension saving.

## What happens if I am not postponed?

If you do not get a postponement letter you will receive a different letter that explains how you can opt-in and how you might benefit from an employer contribution (details vary so will be explained in the letter).

## What happens in subsequent months?

You will continue to be assessed (unless you are enrolled and subsequently opt-out) so may continue to receive postponement letters depending upon your future earning patterns.

If you are enrolled in the future you will be written to plus you will see details of pension deductions on your payslip. In the letter we will provide details of how you may opt-out if you wish to do so.

## If I opt-out will I be re-enrolled again?

You might be if any of the following circumstances apply:

- You leave and come back so are reassessed afresh
- If in approximately three years from May 2017 we have to re-enrol you to comply with the legislation on re-enrolment i.e. comply with the legislation that requires employers to put staff/workers back into pension saving.

## Who will be automatically enrolled?

In most circumstances, we will be legally required to enrol you into a pension scheme if after any three month postponement you are:

- Earning more than £833 per month (the equivalent of £10,000 per annum)
- Aged 22 years or over
- Under State Pension age

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**What are the contribution rates?**

Contributions are based on your qualifying earnings which in any month fall between the thresholds of £512 and £4189. These thresholds are set down in legislation and are the current ones applying for tax year 2020/21.

We will pay 3% of your qualifying earnings each month and you will also pay 5% of your qualifying earnings.

**How often does the automatic re-enrolment occur?**

Automatic re-enrolment occurs every three years. The next exercise will take place during 2020.

**Where can I go for advice on whether to join?**

Warwick University Enterprises Limited (WUEL), including their advisers, administrators and employees, are not authorised to advise you or otherwise influence your decision regarding participation in a pension scheme. If you require advice please contact your Independent Financial Advisor (IFA). If you do not have an IFA you may obtain independent financial advice by contacting [www.unbiased.co.uk](http://www.unbiased.co.uk). You must arrange and pay for this yourself.

**I am already receiving another occupational pension - will I be auto-enrolled?**

You will still be enrolled if you meet the eligibility criteria. You will be notified in writing if this happens.

**I carry out ad-hoc work - what happens if I enrolled and then next month I have no earnings?**

Neither you nor WUEL will pay any contributions in a month that you have no earnings. However, you will remain a member of the scheme. Both contributions will re-commence when you next carry out work and receive pay above the earnings threshold. In brief for tax year 2020/21 contributions are applied to monthly earnings between £512 and £4189.

**I am already receiving my state pension - will I be automatically enrolled?**

No, there is an exemption for individuals receiving their state pension. However, you can still opt in to the relevant pension scheme provided you are below age 75. Please contact [pensions@unitemps.com](mailto:pensions@unitemps.com) for further information.

**Who can I contact for more information?**

If you have any questions about re-enrolment, please contact [pensions@unitemps.com](mailto:pensions@unitemps.com)