



AUTO-ENROLMENT EMPLOYER GUIDE

5. COMMUNICATION & RECORD KEEPING

The Pensions Regulator takes pains to spell out the communication requirements. There are obligations at every stage, which continue into the future. Furthermore, the relevant communications must be made within prescribed time limits. The basic communication requirements depend on the category of worker.

Eligible Jobholders

- For jobholders being automatically enrolled they must be provided with information about their automatic enrolment, what it means for them and their right to opt out.
- For eligible jobholders already members of a qualifying pension scheme they must be provided with information about the scheme.
- For eligible jobholders subject to the transitional period for defined benefits and hybrid schemes they must be provided with information about the deferral of automatic enrolment.

Non-eligible jobholders

- Non-eligible jobholders must be provided with information telling them about their right to opt in to an automatic enrolment scheme.
- For non-eligible jobholders being enrolled after opting in they must be provided with information about enrolment, what it means for them, and about their right to opt-out.
- For non-eligible jobholders already members of a qualifying pension scheme with that employer they must be provided with information about their active membership.

Entitled workers

- Entitled workers must be provided with information telling them about their right to join a pension scheme.

The rules also state that the information must be provided in writing. This can include e-mail but must not merely be a link to an internet or intranet site, and simply displaying a poster in the workplace is not sufficient. The information may be provided by a third party such as a financial adviser or employee benefit consultant but it remains the employer's responsibility to ensure that the information provided, is on time, and is both correct and complete.

**Strict timescales
are set for provision
of information**

**You have 6 weeks
to auto-enrol and
provide joining
information**

The Financial Conduct Authority does not regulate some elements of Automatic Enrolment.

Record keeping

The new employer duties include keeping certain records. These can be stored in a paper or electronic filing system as long as they are legible or can be produced in a legible way. Employers must provide these records to the Pensions Regulator if requested.

Records that must be kept about jobholders and workers		
Record is about:	What must be recorded:	Keep for:
Jobholders and workers who become members	Name National Insurance number (where one exists) Date of birth Gross qualifying earnings in each relevant pay reference period The contributions payable in each relevant pay reference period and the amount payable. This includes contributions due on the employee's behalf and deductions made from earnings	6 years
	Additional information for jobholders only Automatic enrolment date Opt-in notice (original format) The contributions to which the jobholder is entitled under the scheme rules (this demonstrates that the scheme used is a qualifying scheme)	
Additional information for workers only	Opt-out notice	4 years
All workers for whom the employer has used postponement	Date with effect from which the worker became an active member Joining notice	6 years
	Name National Insurance number (where one exists) Date the notice was sent to the worker	

Records that must be kept about auto-enrolment schemes		
Type of scheme:	What must be recorded:	Keep for:
Defined Contribution (DC), Defined Benefit (DB) or hybrid scheme	Employer pension scheme reference Scheme name and address	6 years
	Additional information for jobholders only Employer pension scheme reference Name and address of pension provider	

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