

Information
for people
who employ
workers for their
own care
and support

The essential guide to automatic enrolment

Helping you comply with the law on workplace pensions



The Pensions
Regulator

Does automatic enrolment apply to me?

The law on workplace pensions has changed. All employers are now legally required to provide and make payments into a pension for certain staff. This is called automatic enrolment.

This guide is for individuals who employ personal assistants to care for them.

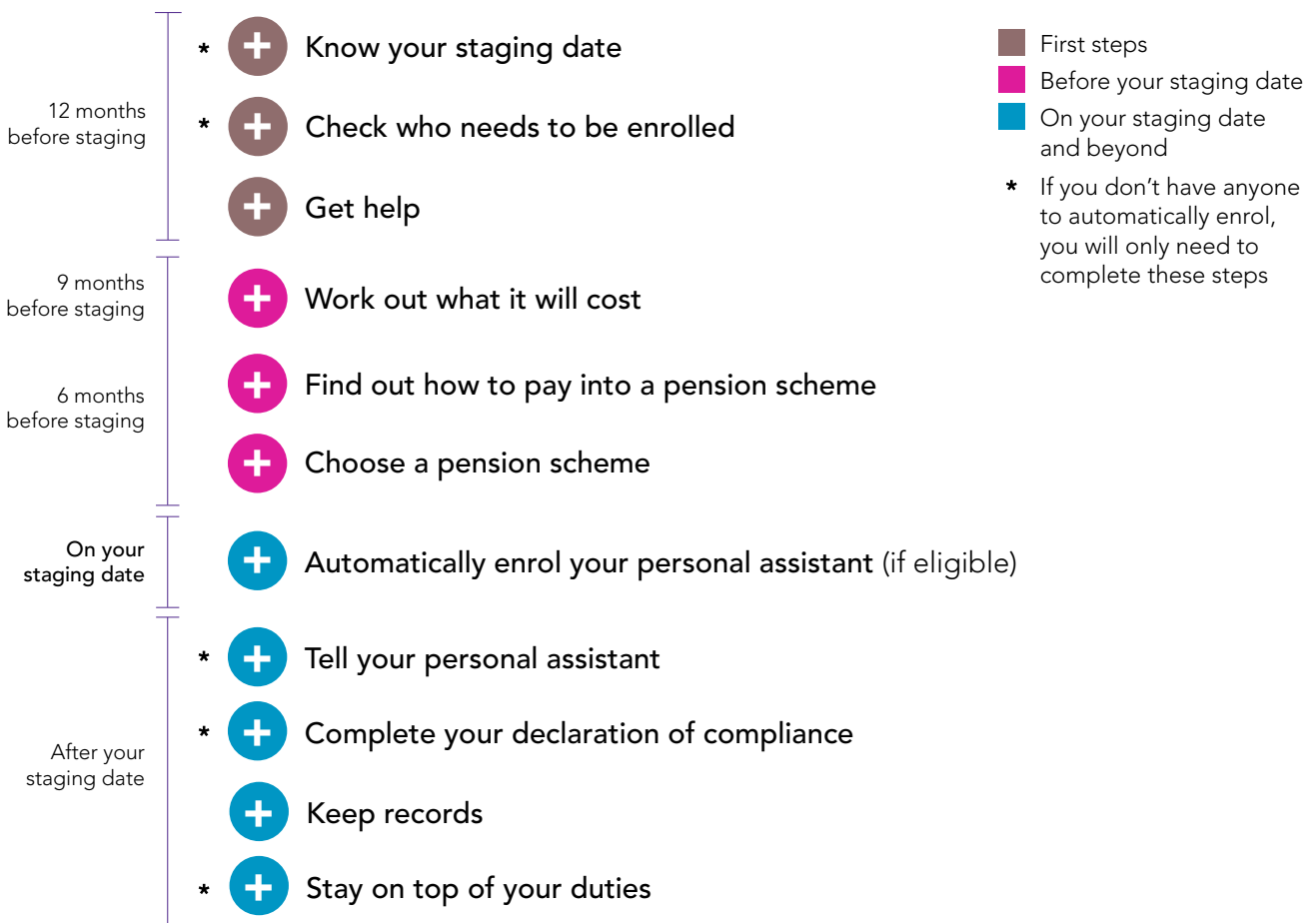
If your care is provided by an agency, and it pays your personal assistant's national insurance contributions, the agency is the employer and you don't need to do anything.

If you employ your personal assistant directly, you will only need to automatically enrol them if they meet certain criteria, which are based on their age and how much you pay them (see the **Check who needs to be enrolled** section).

The law is the same whether you use a direct payment from your local authority, the NHS, or if you fund your own care and support.

If you don't have anyone to automatically enrol, you will only need to complete the steps with an asterisk (*) next to them – tell your personal assistant that they don't meet the criteria for automatic enrolment and then complete a declaration of compliance.

Automatic enrolment: the main steps



Now

Know your staging date

You must be ready from your staging date. You'll see this date on the letters we send you about automatic enrolment. At this point, you'll need to put whoever is eligible into a pension scheme. You can also check your staging date on our website by using your PAYE reference:

www.tpr.gov.uk/staging-date

Check who needs to be enrolled

You'll need to work out whether your personal assistant needs to be enrolled. If they are over the age of 22 (and under state pension age), and you pay them over £192 a week or £833 a month*, you'll need to provide a pension for them. For more information, go to: **www.tpr.gov.uk/evaluate**

*These amounts are correct for 2014-2015 – they are reviewed every year.

Get help

You can choose a person to receive our automatic enrolment guidance updates on your behalf. This may be someone who normally helps you with your other tax and payroll duties. You can tell us this information here: **www.tpr.gov.uk/nominate-contact**

It can take up to a year for some people to prepare, so start making plans in good time. If you leave it until the last minute, you may find it more costly and complex. Our online planner shows you what you should do and when: **www.tpr.gov.uk/planner**

Work out what it will cost

If you need to enrol your personal assistant into a pension scheme you'll also have to pay into it. Use our online calculator to get an idea of how much the contributions will cost: **www.tpr.gov.uk/calculate**

The contributions you're required to make under automatic enrolment are a cost of employing someone in the same way as having to pay National Insurance on their earnings. If you pay for your personal assistant using money from your local authority or NHS, it's for them to decide the level of payments they make to you by direct payment. If you have any questions about the money you receive, you should contact them.



**You can
choose
someone
to receive
updates on
your behalf**

Next

Find out how to pay into a pension scheme

It's important that the payroll system you use works with your chosen pension scheme. If someone else manages your payroll then they may already be geared up to help you with automatic enrolment – but you'll need to check.

Make sure the records that you hold about your personal assistant, such as their date of birth, NI number and contact details, are correct. These are some of the details the pension scheme will need in order to run smoothly. Find out more about how to test whether your pension and payroll are ready: www.tpr.gov.uk/payroll

Choose a pension scheme

You will need to choose a pension scheme. If you have one for your personal assistant already, then you'll need to check whether you can use it for automatic enrolment. The Government has set up a pension scheme called the National Employment Savings Trust (NEST) to accept all employers wishing to use the scheme for automatic enrolment. This is just one option, and there are other providers available. Use our quick guide to choosing a scheme: www.tpr.gov.uk/scheme

It is against the law to try to persuade or force someone you employ to opt out of automatic enrolment – for example through a cash bonus or withholding a pay increase.



If someone else manages your payroll they may be able to help with automatic enrolment

On your staging date and beyond

Automatically enrol your personal assistant (if eligible)

On your staging date you'll need to put your eligible personal assistant into a pension and pay the contributions to the scheme. You, or the organisation that helps you, will already know what information your pension scheme needs from you, so make sure this reaches them promptly after your staging date. Find out more about what to do on your staging date: www.tpr.gov.uk/enrolling

Tell your personal assistant

After your staging date you must write to your personal assistant to tell them what has happened, whether you have automatically enrolled them or not. Use our template letters to make this easier: www.tpr.gov.uk/writing

Complete your declaration of compliance

You must complete your online declaration of compliance within five months following your staging date. This is to confirm that you have either enrolled your personal assistant or to tell us they are not eligible. Find out more about this and use our checklist: www.tpr.gov.uk/declaration

Keep records

Just like real-time PAYE, you must keep records of your automatic enrolment activities and the information you give to your pension scheme: www.tpr.gov.uk/records

Stay on top of your duties

If you've automatically enrolled your personal assistant you'll have to pay a minimum amount into the pension scheme each month. This is a percentage of how much they earn. Even if you've not had to automatically enrol your personal assistant on your staging date, you'll need to check each payday to make sure their entitlement hasn't changed (if they turn 22, for example).

Anyone who is automatically enrolled into a pension has the right to decide not to stay in it – or 'opt out'. Likewise, people who you haven't enrolled have the right to decide if they would like to join the scheme. If they ask to do this ('opt in'), you must enrol them:

www.tpr.gov.uk/ongoing



After your staging date you must write to your personal assistant

Frequently asked questions

www.tpr.gov.uk/automatic-enrolment-enquiries

How to contact us

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Email: customersupport@autoenrol.tpr.gov.uk

Visit us online at: www.tpr.gov.uk/employers

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