

# AUTOMATIC ENROLMENT INFORMATION FOR NANNIES



## What is automatic enrolment?

Automatic enrolment is the law which requires your employer to provide a workplace pension for you if you qualify.

Your employer will assess you, if you meet the criteria and are eligible for the workplace pension, you will be automatically enrolled into your employer's chosen workplace pension scheme.

## When will it apply to me?

It will apply to you when your employer reaches their staging date. Their staging date will be between now and February 2018. This date is set by The Pension Regulator.

## Do I qualify?

The table below outlines your duties depending your age and salary.

Monthly gross earnings	Age from 16 to 21	Age from 22 to SPA*	Age from SPA to 74
£490 and below	Has a right to join a pension scheme		
Over £490 up to £833	Has a right to opt in		
Over £833	Has a right to opt in	Automatically enrol	Has a right to opt in

## What happens next?

Once your employer reaches their staging date they will send you letters informing you about automatic enrolment.

If you have been placed into the workplace pension scheme, you will also be sent letters from the pension provider informing you about the scheme. Please read all the letters provided.

## Will this affect my pay?

Yes a percentage will be deducted from your net pay.

## What are the percentages?

Please click here for: [Pension Calculator](#) (guide only)

## Does my employer contribute?

Yes your employer will also pay a percentage into the scheme please see the percentages shown.

Date	Employer's contribution	Employee's contribution	Government contribution	Total contribution
Before 05/04/18	1%	0.8%	0.2%	2%
06/04/18 05/04/19	2%	2.4%	0.6%	5%
06/04/19 onwards	3%	4%	1%	8%

## Do I have to pay into the pension scheme?

No, you can opt out of the pension scheme if you wish. However you must be enrolled into the scheme in order to opt out. You should follow the instructions which will be provided in the letter from the pension provider.

If you opt out, then your employer will no longer be required to pay into the pension scheme.

## What if I haven't been automatically enrolled?

If you have not been automatically enrolled in a pension scheme by your employer, this may be due to you not meeting The Pension Regulators requirements. Please see the chart above to see if you qualify.

You should still receive letters from your employer once they reach their staging date. If you have the right to opt in you must inform your employer, they can then opt you into the pension scheme.

