

# Pension Auto Enrolment Checklist

## AUDIT ASSESSMENT

### Employer Details

1. Do you know your Staging Date for Auto Enrolment? If so please let us know:

Yes/No      The Staging Date is .....

2. Have you been contacted by the Pensions Regulator with regard to your Auto Enrolment obligations? If yes, please advise in what context?

Yes/No,

in respect of.....

3. Employee information:

- a. How many workers did you have in your PAYE Scheme on the 1 April 2012?

.....

- b. Did you have workers in more than one PAYE Scheme on the 1 April 2012? If so how many PAYE Schemes did you have?

.....

- c. How many workers were in your largest PAYE Scheme on the 1 April 2012?

.....

4. Do you have any contracts with individuals who you consider fall under the following categories:

- a. Agency Workers
- b. Secondees
- c. Volunteers
- d. Consultants
- e. Self employed contractor
- f. Non-Executive Director

If the answer is yes to any of the above please confirm the number per each category.

5. Have you undertaken any preparatory work to identify the workers that you need to automatically enrol into a pension scheme at your staging date?

*Yes/No*

If you have answered **no** to this question please confirm whether you have access to all of the following information for each worker:

- whether the worker is working or ordinarily works in the UK under their contract,
  - the worker's age, and
  - the worker's earnings (including salary, wages, commission, bonuses, overtime, statutory sick pay, statutory maternity pay or statutory adoption pay).
6. If you have answered **yes** to the above question have you already identified all of the workers who you need to automatically enrol at your staging date?
7. Have you undertaken any company restructuring since the 1 October 2012, which includes a TUPE transfer of workers in to, or out of your business?

*Yes/No*

## **Existing Pension Schemes**

1. Do you presently operate/sponsor a Pension Scheme(s) for your workers?

*Yes/No*

2. If you do operate/sponsor a Pension Scheme(s) please confirm the number of Schemes if more than one and the type of the scheme(s). By reference to the following categories, please confirm which is/are applicable:

- Defined Benefit Scheme (e.g. Final Salary or career average earnings)
- Trust Based Money Purchase/Defined Contribution – where the scheme has trustees
- Contract Based Money Purchase/Defined Contribution (e.g. a group
- Personal pension scheme or stakeholder scheme with an insurer
- A Hybrid Scheme

If none of these please describe your scheme:

3. How many of your workers are members of your existing scheme(s)?

.....

4. Do you intend using your existing pension scheme(s) to enrol all of your workers?

- a. If not have you made a final decision on the alternative pension scheme you will use to enrol all or some of your workers?

*Yes/No*

- b. Do you intend to maintain your existing scheme for current members and enrol other workers into a new scheme?

*Yes/No*

5. If you intend to continue using your existing scheme for all or some of your workers have you confirmed whether it meets the minimum requirements set out in the Auto Enrolment Legislation?

6. If you intend to use a new pension scheme to meet your Auto Enrolment obligations what type of scheme do you intend to use?

.....

7. Are you considering consolidating or rationalising your pension arrangements as part of your auto enrolment compliance strategy?

*Yes/No*

## **Auto Enrolment Options**

1. Do you know that you can contractually enrol all workers into a pension scheme by way of their employment contracts?

*Yes/No*

If so is this something upon which you would like advice?

*Yes/No*

2. Do you know you can postpone automatically enrolling your workers by up to 3 months?

*Yes/No*

3. Do you know that if you operate a Defined Benefit or Hybrid Scheme you can delay auto enrolment for eligible jobholders during a transitional period?

*Yes/No*

If so, do you require advice on how a transitional period may be applied to eligible jobholders?

*Yes/No*

4. Do you currently offer workers a salary sacrifice arrangement?

*Yes/No*

If not, is this something you wish to consider introducing in order to save on employer National Insurance Contributions whilst also meeting your auto enrolment obligations?

5. Do you currently offer your workers Flexible Benefits?

*Yes/No*

If you do offer flexible benefits and this includes a pension with the option to opt out or reduce contributions, do you require advice on how to ensure this does not involve an unlawful inducement to workers to opt out of a pension scheme?

*Yes/No*

6. Do you currently offer your workers benefits during or after the completion of a probationary period?

*Yes/No*

7. Do you have any high earners to be considered separately?

*Yes/No*

## **Record Keeping**

1. Are you aware of your obligations to provide both your workers and the Pensions Regulator with information and to keep records for up to 6 years?

*Yes/No*

If not do you require further advice with regard to these requirements?

## Contractual Arrangements

1. Have you identified third party service providers on whom you will rely to comply with your auto enrolment responsibilities (e.g. payroll provider, pension administrators, HR consultants or pension providers?)

*Yes/No*

2. Have you reviewed the contractual arrangements with them to ensure that they are bound to provide the auto enrolment services that you are expecting them to deliver?

*Yes/No*

3. Are suitable contracts in place to allocate responsibility between your business and the service provider(s) so that nothing is overlooked and you have clear recourse if a service provider lets you down?

*Yes/No*

**Would you like us to advise on suitable contractual protection for you?**



Written by David Loosemore, Senior Manager

E-mail: [dloosemore@pitmans.com](mailto:dloosemore@pitmans.com)

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