Auto Enrolment -Your Responsibilities

welplan Supporting the employer

What is Auto Enrolment?

Auto Enrolment is a government initiative developed to address the fact that on the whole, the UK population is not saving enough for their retirement. Through Auto Enrolment, every employer with one or more employees will now have to contribute to a pension for their eligible workers. In addition to this, the workers themselves will need to contribute unless they opt out.

Auto Enrolment is compulsory and employers may face financial penalties if they do not comply with the new rules. The Pensions Regulator has the power to issue fixed penalties if so desired.

If you already offer your workers a pension scheme which you contribute to, this may be suitable, but you do need to check. Welplan can assist in identifying if your current pension scheme complies.



SCHEME

Your responsibilities and how Welplan can help...



Identify a point of contact

Welpan will work with the person you nominate to ensure they are supported through the entire auto enrolment process.





Find out your staging date

By giving Welplan your PAYE reference, we can tell when your staging date will be between now and 2018. Alternatively visit The Pensions Regulator site and use their staging date calculator.



Select a suitable pension scheme

Welpan Pensions meets all the conditions set out by the government, and is registered with The Pensions Regulator.

Providing companies with benefits for over 50 years, Welplan is expert in supporting companies of all sizes.



Establish a good administration process

Let Welplan handle the administration so that you can get on with your day job.



Welpan is flexible and we'll work with you to set your scheme up in a way which saves you time and money.



Assess your workforce

Assessing your workforce to determine who needs to be enrolled can seem daunting-Welplan has it covered though with an assessment tool which can automatically assess your workforce on an ongoing basis.



DATE

Communicate the changes to your workforce

Welplan has communications templates we can provide to make communicating with your employees straightforward, helping you to remain compliant.



Ensure your payroll software can support you

Welplan can help by speaking to your payroll software provider to ensure they provide the relevant data in the right format, along with the contributions - taking the hassle away from you.





Complete declaration of compliance with The Pensions Regulator

The pensions regulator requires companies to alert them when they have successfully implemented their auto enrolment scheme - Welplan can give you guidance as to what the requirements are and when you need to take action.





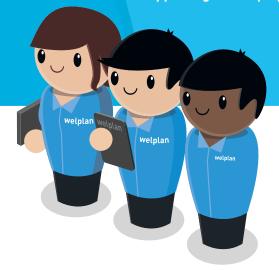




How can Welplan help?

welplan

Supporting the employer



Complying with Auto Enrolment can seem a daunting prospect, especially when you have a business to run. The biggest reason to trust Welplan to support you through the Auto Enrolment process, is that we offer dedicated, personal account managers so you always have someone on hand to help.

Welplan has been providing employee benefits and supporting employers for over 50 years. No company is too big or too small for Welplan, we tailor our offering to the needs of each individual business.

Welplan's offering is:

Simple - Welplan takes on administration responsibilities, meaning that you can get on with running your business.

As an industry provider, a unique aspect of Welplan's scheme is that as employees transfer employment within multi-employer organisations they can remain in scheme membership, minimising employer administration.

Flexible - Working with such a broad range of organisations, Welplan understands that one size doesn't fit all when it comes to meeting the needs of individual businesses.

The scheme design, communications and implementation plans can all be tailored to the needs of an employer.

In particular, we are able to tailor eligibility criteria to suit customers' circumstances. This enables provision to be put in place beyond that required for statutory auto enrolment purposes – for low earners for example.

Cost Effective - There is no employer charge for using the scheme, no hidden costs. From the start, the only amount an employer pays is the amount the government has said the employer must contribute towards their workers' pension.

Quite simply you choose how you want to tailor the scheme to your business and then Welplan helps present the pension plan to your employees and administers the scheme.

How can I find out more?

There is more information on the Welplan site at www.welplan.co.uk/pensions/ automaticenrolment but if you would like a conversation with one of our experienced. friendly team, just give us a call or send us an email. Your personal account manager is only a phone call away...



