



The Department of Work and Pensions (DWP) publishes proposed changes to automatic enrolment

DWP have published results of a review group that have examined automatic enrolment as to whether any changes could be made to get more low earners saving more into their pensions.

The proposed changes

- **Upper and lower minimum contribution thresholds** – the band earnings on which minimum contributions is based will change in line with National Insurance thresholds, £6,032 to £46,350 for 2018/19.
- **Removal of the lower contribution earnings threshold** – this will mean contributions will be due on the first pound of earnings, although the upper cap will remain.
- **Reduction of the automatic enrolment age** – the proposal reduces the age from 22 to 18 from which an employee will need to be automatically enrolled. The hope is that by saving longer employees will build up bigger pension pots.

When will the changes happen?

The Government will consult on how to introduce the changes over the next few years with a view to introducing them in 'the mid-2020s'.

What hasn't changed?

- **The auto enrolment earnings trigger** - the review concluded that there is currently no need to change the automatic enrolment earnings trigger of £10,000 although it will now be reviewed every year to make sure the level is sustainable and meets its objectives.
- **Contribution increases beyond 8%** - the Government will monitor the minimum contribution increases in 2018 and 2019 to inform if or how consideration should be given to further increases in the future.

44 Benefit Solutions Ltd

9 Woodbrook Crescent, Billericay, Essex, CM12 0EQ

44 Benefit Solutions Ltd is an Appointed Representative of 44 Financial Ltd which is authorised and regulated by the Financial Conduct Authority

Registered Address: Pera Business Park, Nottingham Road, Melton Mowbray, LE13 0PB Reg: 08272027

This publication is for the general guidance of our clients only. It is not financial advice and is not an authoritative statement of law.

Changes to the Declaration of Compliance

Towards the end of this month (March 2018), The Pensions Regulator (TPR) will no longer be using the government gateway as the authentication process for the Declaration of Compliance portal. Instead, employers will log in to the portal via TPR's own system. Please see below screenshot of what the employer landing page will look like;

Declaration of compliance

Complete this online form to let us know how you have met your legal duties for automatic enrolment and re-enrolment.

Use our checklist to get prepared

To get started you'll need to choose the relevant checklist and have your letter code and PAYE reference ready.

- [Declaration of compliance checklist \(PDF\)](#) for automatic enrolment duties
- [Re-declaration of compliance checklist \(PDF\)](#) for re-enrolment duties

Once you have all the information you need it can take as little as 15 minutes to complete this form.

Guest: Get started quickly

First time here?

- ✓ start a new declaration or re-declaration without an account
- ✓ the information you enter will be saved as you go along
- ✓ if you need to come back later this is the quickest way to create an account

PAYE reference ⓘ

Example: 123/AB456

Letter code ⓘ

Example: 1234567890

[I don't have a PAYE scheme ▼](#)

[I can't find my letter code](#)

[Having trouble using reCAPTCHA above?](#)

[Get started ▶](#)

We've made some changes

You'll need to [get a new passcode](#) if:

- you have a Government Gateway ID
- you're partway through a declaration or re-declaration
- you want to see any employers you've added to your dashboard (for example, if you're a business adviser)

Once you have a new passcode you'll be able to see your previous declaration or re-declaration.

[Ask us a question](#)

Log in

Get a new passcode or Create account

Enter your email address and passcode to log in and:

- ✓ continue or amend a declaration or re-declaration of compliance
- ✓ complete more than one declaration or re-declaration of compliance for multiple employers
- ✓ view multiple declarations on a dashboard

[Got a Government Gateway ID? You'll need a new passcode](#)

Your email address

Example: name@example.co.uk

Passcode

Example: P123456789

[Forgotten passcode?](#)

[Having trouble using reCAPTCHA above?](#)

[Log in ▶](#)

If you have any queries or would like to discuss an audit of your automatic enrolment compliance please contact Katie St. Pier, Associate Consultant at 44 Benefit Solutions Ltd on:

01277 523144

k.stpier@44benefits.co.uk

March 2018

44 Benefit Solutions Ltd

9 Woodbrook Crescent, Billericay, Essex, CM12 0EQ

44 Benefit Solutions Ltd is an Appointed Representative of 44 Financial Ltd which is authorised and regulated by the Financial Conduct Authority

Registered Address: Pera Business Park, Nottingham Road, Melton Mowbray, LE13 0PB Reg: 08272027

This publication is for the general guidance of our clients only. It is not financial advice and is not an authoritative statement of law.