

## Automatic Enrolment

To help people save more for their retirement, all employers are now required by law to provide a workplace pension scheme for certain staff and pay money into it.

From 01 July 2013 the School has a legal obligation to assess if they should automatically place employees into a pension scheme. The assessment applies to **all** members of staff including those paid on hourly contracts and casual staff working irregular work patterns.

Each month the earnings of all workers paid by the School will be checked to see if they should be entered into a qualifying pension scheme.

You may be automatically enrolled into either [SAUL](#) or [USS](#) membership, depending upon your salary grade. Details regarding your eligibility are provided on the [Pensions Home Page](#).

More detailed information regarding workplace pensions can be found on the government website [here](#).

### Will I be auto-enrolled?

The School is required to automatically enrol you into a pension scheme if you meet the following criteria (2020/21) in the month of assessment:

- You earn over £833 per month
- You are aged 22 or over and
- You are under state pension age

The School will assess this criteria each month but in order to avoid part monthly calculation of contributions and to smooth the automatic enrolment duty in respect of employees with rare spikes in earnings, your auto enrolment may be postponed up to three months from your first day of employment or the date at which you first become an eligible jobholder.

If you meet the qualifying criteria you will receive an e-mail informing you of your automatic enrolment.

If you don't meet the criteria, you will not become a member of the scheme automatically but, if in the future you earn more than £833 per month or turn age 22, we will enrol you into the scheme and let you know.

If you don't meet the criteria you can ask the [Pensions Team](#) to join the scheme at any point.

### What happens if my salary drops below the level to qualify for auto-enrolment?

Once you are enrolled as a member of the pension scheme your eligibility is no longer assessed and you will continue to be an active member within the scheme until you cease that employment contract or you take action to opt out of membership.

## What if I don't want to join the scheme?

The School is under a legal obligation to enrol you into a pension scheme so if you don't want to join the scheme, you will need to ask to leave it.

You are unable to opt-out of membership before being enrolled, so you will need to inform the Pensions Team of your wish to opt out at the point you are informed you have been enrolled.

The e-mail informing you of your auto-enrolment will contain details of how to opt-out of membership and details can also be found within the **SAUL** or **USS** section of this site.

## If I leave the scheme will I be enrolled again later?

Legislation requires that the School must put their jobholders back into a pension scheme on a periodic basis. You will therefore be re-assessed broadly every three years from the date at which the School first had to follow the new pension laws, to determine whether you still qualify at that time. This process is known as re-enrolment.

Eligible employees who are no longer in the pension scheme will therefore be automatically put back into pension scheme membership if they meet the qualifying criteria at the point of re-assessment.

If you have a break in employment you will be assessed for auto-enrolment at the point of re-commencing employment even if you had opted out of pension membership under your previous employment.

You will receive an e-mail informing you of your enrolment at any point you are automatically enrolled into the pension scheme.

## If I leave the scheme can I elect to join again later?

You can ask the [Pensions Team](#) to join the pension scheme at any point.

## Additional Information

All members will automatically be entered into the pension scheme under a salary sacrifice arrangement in order to pay contributions.

Please ensure that the [Pensions Team](#) are aware if you currently hold Enhanced Protection or Fixed Protection from HRMC - you will know if this applies to you.

To understand what benefits you will gain by being a member of the pension scheme and what it will cost both you and the School, please refer to either the **SAUL** or **USS** section of this site.

## Who should I contact with questions about auto-enrolment?

In the first instance please contact the [Pensions Team](#) who will best place to assist you.