

# Employers are hearing Workie's message. What should they do?

Many employers will have seen the large character Workie calling on them not to ignore the workplace pension. They may now be wondering what to do next and what automatic enrolment will cost them.

The good news is that recent research by The Pensions Regulator shows most small and micro employers who have already met their workplace pension duties recognise the importance of workplace pensions and think that it is good for staff.

Our findings show automatic enrolment doesn't have to be costly and that it pays not to put your head in the sand. Starting plans early leaves employers with time to research and shop around and also helps them avoid the risk of a £400 fine.

Employers should first head to our website and follow the step by step Duties Checker which tells them what to and by when.

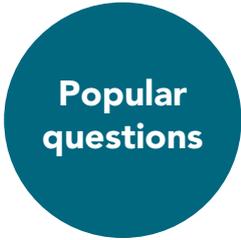
The Duties Checker is designed for small employers without pensions experience and makes automatic enrolment as easy as possible. We also recommend that employers look at our information detailing the set up costs employers might incur which will help people avoid any unnecessary expense.

Employers who have already reached their staging date – the date the law applied to them – should ensure they complete their declaration of compliance and submit it to us. This must be done within five months of their staging date. Employers are at risk of being fined if despite putting staff into a pension, they fail to submit their Declaration of Compliance.



## Key considerations to bear in mind

- ▶ Make sure you know what you need to do and by when – you will have duties even if you only employ one member of staff. We have an online Duties Checker to help you with this – it takes 5 minutes to complete.
- ▶ Work out the costs which may be involved in terms of time and money – it may be less than you think. Our website has information to help employers understand the one-off costs to set up automatic enrolment, as well as the ongoing cost of paying money into the scheme and managing the process.
- ▶ Decide who will complete the tasks you need to undertake. While you can carry out the automatic enrolment tasks yourself, you may choose to ask your business adviser for extra support. Make sure you understand and agree which tasks you and they are doing so that nothing is missed.



### The business only has directors – do I still have duties?

You may be exempt from the automatic enrolment duties, but it's important to check. If you are exempt but receiving letters from us, then you will need to tell us you are exempt. Take 5 minutes to complete the online Duties Checker, which will confirm what you need to do.

### I need to find a pension scheme, but don't know where to start.

Not all schemes offer the same level of services and some will charge more than others, so you should look at different schemes before you decide which is suitable for you and your staff. There is information on our website at [www.tpr.gov.uk/scheme](http://www.tpr.gov.uk/scheme) which can help you to choose a pension scheme, with a list of providers who can offer pensions to small employers.

### I only have one staff member and their earnings fall under the threshold – do I have to do anything?

Yes, you still have legal duties to meet. For example, you will need to tell your staff about automatic enrolment, and complete and submit a declaration of compliance to let us know what you have done to meet your duties. Having a look at our online Duties Checker will confirm what your duties are and when they need to be met. It can be found at [www.tpr.gov.uk/autoenrol](http://www.tpr.gov.uk/autoenrol).

### What will happen if I don't complete the declaration of compliance on time?

Don't leave your preparations to the last minute – if you don't submit your declaration of compliance on time, then you risk a fine. The date this needs to be submitted will be on all letters and emails we send you. You can also find it out by completing the online Duties Checker.

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## What to expect from us

- ▶ We will send you letters 12 months, 6 months, and 1 month before your staging date (the date your duties start).
- ▶ It's important you nominate someone within your organisation as a primary contact. If a business adviser is supporting you with your duties, you should nominate them as your secondary contact. Nominated contacts will receive communications about what to do and when. This can be done at [www.tpr.gov.uk/nominate](http://www.tpr.gov.uk/nominate).
- ▶ Information is available in our online step-by-step guide which help you to complete every task. Using the Duties Checker means you will be sent specific information tailored for you circumstances. We also produce a free monthly email update which will keep you up to date with news, information, tools and resources on automatic enrolment. You can sign up at [www.tpr.gov.uk/subscribe](http://www.tpr.gov.uk/subscribe).

### Useful links

Duties Checker: [www.tpr.gov.uk/autoenrol](http://www.tpr.gov.uk/autoenrol)

Step by step guide: [www.tpr.gov.uk/employers](http://www.tpr.gov.uk/employers)

News by email: [www.tpr.co.uk/subscribe](http://www.tpr.co.uk/subscribe)

The Pensions  
Regulator