

TPT Retirement Solutions Auto-Enrolment Process

Defined Contribution

In order to meet your statutory auto-enrolment duties, you must provide the pension scheme with certain details of new joiners and opt outs in each pay reference period. There is also some additional information that we require in order to create membership records. Our administration process for auto-enrolment is outlined below:

Step 1

Carry out your auto-enrolment assessment when the gross qualifying earnings for the relevant pay reference period are known.

Step 2

Once you have identified the eligible jobholders, you should contact these employees within six weeks of the assessment date (e.g. staging date) to advise that they are to be auto-enrolled. Your communication should give these employees one month (from the date the communication is issued) to opt-out. You should deduct contributions from eligible jobholders' salary in the first month and retain these until the opt-out period has ended.

Step 3

Enter the details of ALL eligible jobholders (and any employees opting in) onto the '**New Auto-enrolment Members Template**' and send it to AERecordkeeping@tpt.org.uk. You need to include all details of all employees who were eligible, even if they have already opted out when you prepared this spreadsheet.

Step 4

If an employee wishes to opt-out, they can obtain an opt-out form from the Auto-enrolment website: www.tpt.org.uk/auto-enrolment/resource-library. The form should be completed and passed to the employer within the one month opt-out period. The employer should check whether the opt-out notice is valid and, if so, arrange for a refund of contributions to be paid in the next payroll run. If the opt-out notice is received within the opt-out period but the notice is not valid (e.g. not signed), the employee's opt-out period is extended to six weeks.

Step 5

When the opt-out period has ended, enter the details of those employees who opted out onto the '**New Auto-enrolment Members Opted Out Template**' and send it to: AERecordkeeping@tpt.org.uk.

Step 6a - employers who have member access.

Enter the details of those employees who have not opted out onto the '**HR Data File**' and upload into **BenPal**. We will create membership numbers (this can take up to 10 working days) and send confirmation of the membership numbers to the employer via e-mail. Please note that where an employee opts into the auto-enrolment scheme, you can enter their details onto this spreadsheet, assuming that any applicable opt-out period has ended.

Step 6b - employers who have no member access.

Enter the details of those employees who have not opted out onto the '**eBusiness Bulk DC Enrolment Template**' and send it to tptnewjoiners@mercero.com. We will create membership numbers, normally within five working days, and send confirmation of the membership numbers to the employer via e-mail. Please note that where an employee opts in to the auto-enrolment scheme, you can enter their details onto this spreadsheet and send it to the address above, assuming that any applicable opt-out period has ended.

Step 7

Upon receipt of the membership numbers, the employer should add the new members onto their contributions template and pay all contributions deducted to date for the eligible jobholders with their next contributions upload. Contributions cannot be submitted without a membership number.

The spreadsheets referred to in steps 3, 5 and 6b can be found at:
<http://www.tpt.org.uk/auto-enrolment/forms-and-documents>.