

Automatic enrolment designer

Employer fact find

Section 1 – Employer details

This information is needed to produce the initial assessment.

Company name.

1. Does the employer have a PAYE scheme? Yes No
2. Number of workers.
(This is the number of workers employed at 1 April 2012. For employers with more than 50 workers you will need to enter the number of people in their largest PAYE scheme at 1 April 2012)
3. Number of people in the employer's largest PAYE scheme at 1 April 2012.
(Only required if the answer to question 2 is less than 50)
4. Last two characters of PAYE reference.
(Only required if the answer to question 2 is less than 30)
5. If the PAYE scheme was set up on or after 1 April 2012 please enter the PAYE start date.
(The staging date for new employers with PAYE income first payable on or after 1 April 2012 will be subject to a later staging date to allow them time to prepare for automatic enrolment)

Section 2 – Existing scheme information

This information is needed to produce the scheme assessment.

1. Does the employer have an existing defined contribution pension scheme?
(If no, move to Section 3, Workforce information)
2. Does the scheme require a member to make any choices or provide any information to remain a member of the scheme?
3. Does the scheme have joining conditions?
- Salary exchange**
4. Does the scheme use salary exchange?
(If no, move to Section 3, Workforce information)
5. Are the member's income tax and National Insurance savings being used to increase pension contributions?
6. Are the employer's National Insurance savings being used to increase pension contributions?
7. If yes, what percentage of employer's National Insurance savings are re-invested?
8. What is the minimum salary to use for salary exchange?
(Salary exchange cannot reduce gross pay below the national minimum wage)

Scheme contribution details

Category	Employer's contribution ¹	Member's contribution ¹	Definition of pensionable salary ²	Salary exchange (Y/N)
Example	4	5	Basic pay	Y

¹ If salary exchange is being used please insert the contribution levels before salary exchange.

² Please enter: Less than basic pay / Basic pay / Between basic pay and all earnings / All earnings.

Section 3 – Workforce information

This information is needed to produce the workforce assessment.

1. You will need to provide payroll details in line with the enclosed template. This can be entered manually or by uploading a CSV file.
2. You should only include employees who are classified as workers under automatic enrolment and the employer duties. Please refer to the Pensions Regulator guidance for further information.
3. All pay / salary and contribution figures used should be the pre-salary exchange amounts.

First name	Last name	Date of birth	Sex	Category	Basic pay (£)	Total pay (£)	Pensionable salary ³ (£)	Employer contribution (%)	Member contribution (%)	Employer contribution (Fixed £)	Member contribution (Fixed £)
Example	One	12/08/1970	M	Sales	20,000	20,000	20,000	4	5		
Example	Two	01/04/1980	F	Marketing	30,000	40,000				500	500

³ Only required if salary definition is not Basic pay or All earnings.

Section 4 – Automatic enrolment scheme design

This information is needed to model different scheme designs.

Select model type

On what basis do you want to model the automatic enrolment scheme?

- Default model
 Qualifying earnings

7%

8%

9%
- Existing scheme basis
- New model

Cost reduction and assumptions

1. Salary exchange

Do you want to add salary exchange or change the existing basis? Yes No
 (If the answer is no please move to **Contribution phasing**)

What salary exchange basis will you use to operate your scheme?

Please select the option you require	Reinvest employer savings	Reinvest worker savings
Option 1 <input type="radio"/>	No	No
Option 2 <input type="radio"/>	Yes	No
Option 3 <input type="radio"/>	No	Yes
Option 4 <input type="radio"/>	Yes	Yes

What percentage of employer's National Insurance savings are to be re-invested? %

What is the minimum salary to use for salary exchange? £
 (Salary exchange cannot reduce gross pay below the national minimum wage)

2. Contribution phasing

Do you want to apply contribution phasing? Yes No

3. Scheme take up rates – workers in the existing scheme

All workers take up rate. 100% Other %

3.1 Scheme take up rates – workers not in the existing scheme

Eligible jobholders opt out rate. None (0%) Low (15%)
Average (25%) High (50%)
Other (%)

Non-eligible jobholders opt out rate. None (0%) Low (15%)
Average (25%) High (50%)
Other (%)

Entitled workers joining rate. None (0%) Low (15%)
Average (25%) High (50%)
Other (%)

Section 5 – Category management

This information is needed to model different categories within the scheme.

This section will need to be completed for each category of membership.

1. Category name.

2. What is the pensionable salary definition?
Basic pay **All earnings**
Qualifying earnings

3. Certification basis.
7% **8%**
9% **Qualifying earnings**

4. Do you want to use the minimum contribution rates?
(For the certification basis selected) **Yes** **No**

5. If no, please enter the relevant contribution levels.
Employer % **Member %**

Rules for existing scheme members

6. Do you want to maintain contribution levels for members who currently receive greater than the proposed employer contribution rate? **Yes** **No**

7. Do you want to maintain contribution levels for members who currently pay greater than the proposed member contribution rate? **Yes** **No**

Salary exchange

8. Do you want salary exchange to be applied to this category? **Yes** **No**

Contribution phasing

9. Do you want to apply phasing to this category? **Yes** **No**

10. In which month will the pension contribution levels be reviewed?
(We would recommend this is the same as the employer's regular review date)

11. Do you want to use the statutory minimum contribution levels? **Yes** **No**

12. If you answered no to question 11, what are the contribution levels to be for each phase?

Phase 1: **Employer %** **Member %**

Phase 2: **Employer %** **Member %**

Steady state: **Employer %** **Member %**