



Keele
University

Pensions Automatic Enrolment

March 2013

Dear colleague,

To help people save more for their retirement the Government has introduced a new law requiring all employers to either enrol their workers in a workplace pension scheme, or provide access to such a scheme. This new legislation is being phased-in starting with the largest employers, for Keele University this means it will start auto-enrolling its workers on 1 August 2013.

Am I Affected?

This change won't affect you if you **ARE** already a contributing member of one of the University's pension schemes; Universities Superannuation Scheme (USS), Keele Superannuation Scheme, NHS Pension Scheme or Local Government Pension Scheme. All of these pension schemes are qualifying schemes for automatic enrolment.

After 1 August 2013, all other staff members that **ARE NOT** already a member of a Keele University pension scheme will be **automatically enrolled** in a pension scheme if they;

- Earn over £787 per month (£9,440 per year) and
- Are aged 22 or over and
- Are under State Pension Age (currently 65)

Any staff outside these criteria will still be entitled to choose to join a relevant University pension scheme, otherwise known as opting in. Once enrolled into a pension scheme, a member of staff can choose to opt out of that pension scheme at any time.

How Can I Find Out More?

The University's main pension scheme is USS and as such will be the main scheme for auto-enrolment. Presentations have been arranged with USS to explain amongst other things; the benefits of this pension scheme, how much it costs, how auto-enrolment will work and also the opt-out process. (For most staff these presentations will take place during the normal working day). The dates, times and locations of these are;

Thursday 21 March 2013

Westminster Theatre 11.30 - 12.30 and also 14.30 - 15.30

Thursday 25 April 2013

Dorothy Hodgkin Building LT1 10.30 - 11.30 and also 13.30 - 14.30

If you are not currently a member of a pension scheme, for example you have previously opted out of membership, you are eligible to join USS at any time and don't need to wait until the 1 August 2013 for automatic enrolment to begin. Each presentation will contain all the necessary details on how to join this scheme.

You can find out more information on automatic enrolment on the following websites;

The Pensions Regulator <https://www.gov.uk/auto-enrolled-into-workplace-pension>

USS <http://www.uss.co.uk/SchemeGuide/Auto-enrolment/Pages/default.aspx>

The University will also provide further communication on automatic enrolment during the time leading up to 1 August 2013 that will aim to help everyone understand how it will affect them.

Yours faithfully

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