

## **Auto Enrolment into a Workplace Pension Scheme**

### **Auto Enrolment (AE) - What is it?**

The Pensions Act 2008 introduces a major change in workplace pension provision. It requires that all employers (starting with the largest from October 2012) automatically enrol most of their employees into a pension scheme. Keele must enrol all its affected staff into a pension scheme by **1st August 2013** (this is known as our 'staging date')

### **What does AE mean for Keele employees?**

The University is currently making preparations for all appropriate employees to be enrolled in a qualifying scheme by our allocated 'staging date'.

All employees who are currently active members of one of the University's occupational schemes (USS, KSS, LGPS and NHSPS) are unaffected.

For most employees who do not currently pay into a pension scheme the University will be required, by law, to enrol them into one.

The law does not require every employed person to be enrolled; there are age and earnings limits that must be considered. However any person not enrolled automatically still has the right to opt in to a scheme.

All staff automatically enrolled may elect to opt-out of the scheme, but every three years employers are required to re-enrol all eligible staff who are not members of a qualifying scheme. The election to opt-out has to be made to the pension provider, not to the University.

### **What is the University doing now / Where can I find out more information?**

The University is currently reviewing the structure of pensions being offered to ensure we comply with the requirements of Auto Enrolment by our 'staging date' in August 2013. There will be a communication exercise before August 2013 that will explain what action Keele is taking to implement AE. Information will be circulated in a variety of ways (Presentations, email, web pages, bulletins etc). We will explain what the changes mean for all categories of staff and what options are available.

For staff wishing to know more about Auto Enrolment or pensions generally there is information available on the Department for Work and Pensions (DWP), the Pension Regulator (TPR) and the NEST websites (see the links below):

- [Department for Work and Pensions website](#)
- [The Pensions Regulator website](#)
- [National Employment Savings Trust website](#)