General Auto Enrolment Information

What is Auto Enrolment?

Auto Enrolment is a new law that states every employer must automatically enrol workers into a workplace pension scheme if they are:

- Aged between 22 and State Pension age.
- Earning more than £9,440 a year.
- Working in the UK.

Auto Enrolment will have a big impact on every single employer in the UK, very much like RTI did. Further information on this can be found on the Pension Regulator's website:

http://www.thepensionsregulator.gov.uk/automatic-enrolment

Why is it being introduced?

- People are living longer and are likely to sustain a longer retirement.
- Many people are not saving for their retirement at all, and many who are saving, aren't saving enough.
- The Pension Act has introduced measures to encourage greater private saving.
- The rollout of these measures commenced on 1st October 2012, targeting larger employers first.

Did you know?

- Only 32% of employees are currently in a workplace pension.
- 7 million people are saving too little or not at all.
- 750,000 employers offer no pension.
- Under saving and longer life-expectancy mean government will not be able to keep state pensions at their current level in the longer term.
- Up to 8 million employees are expected to be auto enrolled.

When does it happen?

- Employers must commence with auto enrolment responsibilities from their staging date.
- A staging date is defined by the number of employees in a business PAYE scheme, as at 1st April 2012.
- Larger employers stage first (the opposite of RTI).
- Businesses need to prepare early to make sure they comply with the new law.
- ***Businesses with 2000 employees or less begin to stage from September 2014.***

Sage 50 Payroll Upgrade Features:

Features, Questions and Benefits

Preparation for Automatic Enrolment - setting the foundations for success.
Main Upgrade Features: **Auto Enrolment Edition (v20)**

New: Pensions Centre
Everything in the one place ensuring you're ready for Automatic Enrolment

Feature	Benefit	Questions
Staging Date Tool – find your correct staging date based on your PAYE and save it into your program.	Use the direct link from within the program to find out your staging date and enter it into the program so everything is stored in the same place.	• Do you know when your staging date is? • Where are you storing that information?
Staging Countdown – Visual representation of the staging date and time left before staging.	Clear visual reminder of countdown to staging ensuring you're always aware of your timeframes and how long you have left before you stage.	• How many days, weeks, months left before you stage? • Do you have enough time to prepare?
Action Plan – Create an action plan within the program based on TPR best practise and Sage advice and keep track of your progress.	Create a plan directly inside the program with clear timescales and goals based on expert advice, best practice directly from DWP and your staging date.	• How are you going to prepare for your staging date? • Do you have a plan set in place? • Do you have clear goals set to achieve?
Reminders – create reminders to support your action plan and export them to Outlook, iCal and others.	Handy reminders ensure you never forget any activities from your plan. Import them to other devices to ensure a reminder is never forgotten.	• How are you going to ensure you don't miss a reminder? • What other devices do you use?
Cost Forecaster – Calculate the costs associated with Automatic Enrolment within your business.	The cost forecaster will allow you to work out actual costs and effects of AE and pension contributions on your business.	• Do you know how much AE will cost your business? • How will you work out the costs associated to AE?
Knowledge Base – All AE related information all available within the centre	Everything you need to know about Automatic Enrolment is all in one place meaning expert advice is always easily available.	• What do you know about AE? • How will you find out the information you're unsure of? • Who will you check in with when making decision?
Progress Tool – Track your progress in preparation for Automatic Enrolment and have insight into what activities have already been completed.	See an easy step by step process that needs to be completed before your staging date, as action are completed the program will tick each action as you go ensuring you know what has been completed.	• How do you know what still needs to be done before your staging date? • How do you know what has been completed? • How will you keep track of you AE actions?
Worker Postponement – Triggers the sending of letters, sets postponement status to all workers, sets reminders and auto – re-assesses workers when the postponement expires.	This ensures the letters are sent to the employee and a postponement status automatically set up. No need to worry about re-assessment as the program does this for you.	• How will you deal with employee postponements? • How will you ensure you re-assess them at the correct time?
Fast Track – Pensions – See information on pension providers and how to set up the schemes.	Click through directly to the pension provider from within the product and set up a scheme within 15 minutes saving time and stress of Auto Enrolment.	• Do you have a qualifying pension scheme? • Where will you go to find information on new pension providers?

HMRC – Reconciliation in Show me how

Everything you need to answer any queries on data and values sent to the HMRC. In the Show me how area, find out what's in the program, what the reports tell you and how to run them.

Feature	Benefit	Questions
Submission Viewer – View a detailed list of all submissions to HMRC.	Quickly and easily see what has been submitted previously and see the details of each submission to give historic information if requested.	• How do you currently get previous RTI information if requested? • How easy do find this information to get?
RTI Reports – Improved reports giving you the information you need and in the format you need it in.	Improved reports making it easier to find the information, submission reports you need and the detail that allows individual employee reports.	• What reports do you run currently for RTI? • How do you find the detail you need??
RTI Tags – RTI reports tagged in report browser	All RTI reports are now tagged allowing you to quickly and easily filter the right reports to run.	• Would you find it useful to filter to find your RTI reports? • How do you find the period end reports?

Sage - Business Community

In Sage 50 Payroll: Auto Enrolment Edition you can access the Sage Business Community directly from within the program.

Feature	Benefit	Questions
Learning from Sage – Content area full of articles, interviews and webinars about Payroll.	Additional information and articles from Sage ensuring you always get the right information, use this area to learn even more about your product.	• Where will you learn more information on payroll? • Would you like to see more information, webinars and articles on the Sage products?
Forum discussions – Forum area for current conversations and discussion points.	Discuss the hottest topics in a forum environment not only with Sage experts but also with other Payroll customers to get 'real life' help and advice.	• Have you ever wanted advice from someone who uses the program every day?? • Would you like to see what other Payroll customers think?
Insight Feedback – Feedback area to Sage.	Provide direct feedback to Sage giving us the insight we need from customers using the program every day. Influence what the future of the programs could look like.	• Would you like to provide direct feedback to Sage? • Have you ever wanted to tell Sage what the program should look like?
Signposting – Clear indication of where to get extra help	Clear signposting allows you to quickly and easily find the information and additional help tools you need.	• Do you know where to go to get additional help? • Do you know where to find support numbers?
Expert Access – Wide range of expertise in the community.	The cost forecaster will allow you to work out actual costs and effects of AE and pension contributions on your business.	• Do you know how much AE will cost your business? • How will you work out the costs associated to AE?

Automatic Enrolment You're in with Sage

NEW: The Pensions Module (Chargeable add on)

Features, Questions and Benefits

Preparation for Automatic Enrolment – Automating the process and eliminating the day to day administration of Auto Enrolment.

4 screens, 20 clicks, Auto Enrolment done!

New: Automated assessment of your employees

Automatic Enrolment results in the running of numerous reports and then manually working through the reports to identify who is eligible for a pension and then manually enrolling them to the relevant scheme.
The Pensions Module does all of the work for you at a click of a button!

Feature	Benefit	Questions
Automated Assessment – Automatically assesses your full workforce against AE & legislation to identify who is eligible.	No need to run reports based on criteria and manually work through them to find eligible employees. The automated click through also eradicates human error.	• How long will it take to assess your business? • Have you budgeted these timescales in? • How confident do you feel to assess your workforce?
Automated Categorisation – Automatically categorises your workforce assigning them into eligible jobholder, non eligible job holder and the entitled categories.	As well as the automated assessment of eligible workers the module will also automatically assign your workforce to the right category based on AE criteria.	• Are you aware of the different categories of AE? • How confident do you feel to categorise your workforce?
Automated Enrolment – Automatically enrols each eligible worker it finds from the assessment into the pension scheme set up by the employer.	No need to set each employee up to a pension manually as the program will take information from the workforce assessment, identify eligible employees and enrol them into your pension scheme.	• How many employees do you have? • How long will it take you to manually enrol them into a pension scheme? • How confident are you with pension enrolment?
Automated Postponement – Postpones according to the criteria set by the employer and records the date so the worker can be automatically re-assessed at the correct time.	The module will follow the criteria rules that you have set up allowing automated postponements taking the worry from the employer e.g. a probationary period – after the period the module will re-assess the employee to see if they're eligible.	• Do you have a probation period for new starters? • How will you know when to assess new starters or how to postpone leavers? • How much time would it take you to constantly re-assess employees after postponement?
Automated Opt ins / Opt outs – Processes opt ins and opt outs as they are received from the pension provider.	The pensions module receives the data from the pension provider and automatically processes the opt in or opt out for your employees in the payroll program. There's no need for you to get involved in the processing or refunding of opt outs.	• How will you manage the opt in / out of AE? • Are you aware of the timescales when employees can opt out? • How confident do you feel about handling refunds from AE?

New: Automated Data and Payments to Pension Providers

The pension provider needs the correct information, in the correct format, at the correct time. The automated processing from the pensions module eliminates the manual processing and worry.

Feature	Benefit	Questions
Automated Data Files – Automatically creates the data files in the correct format ready to be sent to the pension provider.	All pension providers we are currently working with have their required data formats built into the program. A report for other providers can be written for a charge.	• Which pension provider have you chosen? • Do you know what format the provider needs?
Direct Data Transfer – Directly transfer the data from the program to the pension provider in any format and or email depending on the provider.	The data is transferred straight to the pension provider from the module at a click of a button ensuring a quick, easy and secure transfer.	• How will you send information the pension provider? • How will you ensure a secure data transfer to your pension provider?
Pending and Historic transfers – Automatically identifies the files that have been sent and those that are due based on date criteria. Access previous submissions for historical purposes.	Easily see what has been submitted, see dates of pending transfers and also any previous submissions. Allows you to stay in full control and gives a clear audit trail of submissions.	• Are you aware of what you've already submitted? • How would you find previous submissions should you need too?
Automated Payment Files – Automatically creates the payment files in the correct format detailing the payments to be sent to the pension provider each period.	Payments are transferred straight to the pension provider from the module at a click of a button ensuring a quick, easy and secure transfer.	• How will you calculate what is need to be sent to the pension providers each month? • How will you ensure a secure transfer of payment to your pension provider?
Pending and Historic Payment Transfers – Automatically identifies payments that have to be sent based on date criteria and prompts employer to send. Access previous payments for historical purposes.	Store payment dates in the program, queue scheduled payments and then receive a prompt when they need to be sent. Record payments once sent as well as seeing previous submissions ensuring no payment is ever forgotten and all deadlines are achieved.	• How will you ensure payments are sent to your pension provider? • How will you gain access to previous submissions?

New: Automated Communications to Employees

Employees need to receive communications in the correct format and at the time specified by the pensions regulator. The Pensions Module writes the communications for you, all you have to do is press send / print.

Feature	Benefit	Questions
Automatically Create Communication – Automatically creates individually addressed communication as defined by the regulator depending on AE event.	By simply selecting the event template from the program the module will create individual communications saving time and available to send or print at the click of a button.	• How do you know which communication to send? • How will you ensure each employee receives the right communication for the right event?
Pending and Historic Communications – Automatically identifies communications that have to be sent based on date criteria and prompts employer to send. Access previous communications for historical purposes.	Store communication dates in the program, queue scheduled communications and then receive a prompt when they need to be sent. Record once sent as well as seeing previous communications ensuring no communication is ever forgotten and all deadlines are achieved.	• How will you know who has been sent communications? • How will you know who still has outstanding communications?
Automated Employee Record History – Automatically attached the communication to the individual employee record.	Each communication created will be automatically recorded in the employee record ensuring a historic audit trail that is accessed in a simple and effective way.	• Where will you store your communication being sent to your employees? • Where would you find historical communication entries?