

# Auto Enrolment Solutions:

How we can help



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Payroll Services



## The Challenge

Every employer must automatically enrol workers into a workplace pension scheme if they:

- are aged between 22 and State Pension age;
- earn more than £10,000 a year (2017/2018), and work in the UK.

If you are an employer with staff working for you in the UK then Auto Enrolment (AE) does affect you and there are things you will need to do.

Please see our AE Employer's Guide for more information.

## How we can help

We have developed a cost effective Auto Enrolment (AE) package that will give you peace of mind that you have complied with your AE responsibilities.

## Key points to consider

- Do you have a compliant pension scheme? You must have a compliant pension scheme set up by your staging date.
- You must assess all staff at your staging date.
- What is the total cost of AE to your company?
- You must write to all your staff to tell them how they will be affected.
- AE assessment and administration must be undertaken every time there is a pay run.
- AE records must be maintained for 6 years.
- Failure to comply with the automatic enrolment legislation will result in financial penalties!

Our recommendations for employers yet to stage:

- Plan early – ideally a minimum of 12 months ahead of your staging date. For your staging date click on the link: <http://www.thepensionsregulator.gov.uk/employers/staging-date.aspx>.
- Communicate with your payroll team and your pension provider throughout the planning stage – our view is that clients who have invested time and involved their advisors, have achieved an efficient, effective AE solution.

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## Bishop Fleming Payroll Services and AE Solutions

Bishop Fleming Payroll Services (BFPS) has already helped a number of payroll clients through the AE process. We therefore have an excellent knowledge of employers' responsibilities and the essential steps an employer must undertake to successfully comply. Please note that as our AE solution works seamlessly with our Payroll Service, our AE package is only available to clients who also wish to use our payroll service.

We understand that smaller employers may not have set up a pension scheme previously and/or they may not have the resources to set up and run AE. BFPS have therefore developed a cost effective, streamlined service to guide you through selecting a pension scheme, enabling BFPS to set up the pension and then undertake on going assessments and administration on your behalf.

## Pension Schemes

As a payroll bureau we can guide you through the setup process but we cannot advise you on the suitability of pension schemes and which funds should be selected. However, we have an employer's guide to AE which signposts you to the most commonly used pension schemes and explains the key steps you need to consider.

Should you require advice on pension schemes, please contact Ian Saunders, the Managing Director of our Financial Services company on 01752 262611 or email: [isaunders@bishopfleming.co.uk](mailto:isaunders@bishopfleming.co.uk). As you can appreciate this advice will attract a fee and our Financial Services team will confirm what this will be, should you require advice about the choice of provider.

We have a good working relationship and understanding of Nest and The People's Pension, pension schemes:

<http://thepeoplespension.co.uk/>

<http://www.nestpensions.org.uk/schemeweb/NestWeb/public/home/contents/homepage.html>

We will work with you and your pension scheme provider throughout the planning stage to ensure we give you the right service to meet your requirements. We have prepared a standard package for the above schemes which will help to simplify the set up and process.

the  
people's  
pension



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## Set up of AE pension scheme

We will :

1. Give you telephone and online support.
2. Provide you with an essential step guide to AE.
3. Agree a plan and timetable to meet your employer responsibilities.
4. Agree the scheme specific AE process.
5. Provide you with a pro-forma set up document for your choice of Nest and The Peoples Pension, pension scheme and give you telephone support to complete the document.
6. Set up the pension scheme on your behalf.
7. Monitor progress and communicate key steps to ensure you are ready to stage.
8. Carry out the initial assessment at the staging date.
9. Register the scheme with the The Pension Regulator.

Our solution is based on selecting the default funds of each scheme, calculating minimum contributions from qualifying earnings and applying worker postponement only.

## Ongoing AE assessment and administration

As well as the initial set-up service, as an employer you have several ongoing AE responsibilities at every pay run. We can undertake these administration and assessment duties on your behalf, which in summary are:

- assessing your workforce and categorising them;
- continual monitoring of the workforce;
- routine individual calculations and processing;
- processing opt ins and opt outs as advised by yourself/ pension scheme;
- apply worker postponement if required;
- preparing the appropriate communications for your employees;
- monitoring re-enrolment;
- recording an audit trail of all communications with your employees;
- preparation of management reports;
- submitting the contribution details to the pension provider.

## Standard package

To deal with the setup, assessment and administration we have developed a standard package.

BFPS will set up the pension scheme, undertake the AE assessment for your business and prepare the data in the format required for submission to the Pension Provider. BFPS will retain records for the statutory required period.

The standard communications post staging i.e. the letters for the employees, are undertaken either by yourself, the pension provider or, for an optional fee of £5 per letter (post staging), we will also undertake the standard communications for you .

### *Other options:*

The pension provider or an AE intermediary company (often referred to as 'middleware') undertakes the AE assessment having received a gross earnings report from BFPS. The pension provider or middleware company then sends BFPS an assessment report which we import into the payroll and make the pension deductions etc. The administration is undertaken by the pension provider, middleware company or you.

We will simply take AE instruction from you as you have opted to carry out all of the AE duties.

## Auto Enrolment Fees

**Based on our market research we are convinced our rates are very competitive.**

### One off set up fee

On the basis that you select our standard package the one off set up fee of the pension scheme is £300 plus VAT (should you choose to set up a pension scheme yourself the one off fee will be £250 plus VAT).

There will be a £5 charge per required AE initial assessment compliance letter.

For other options we will need to prepare a bespoke quote as the amount of work we will undertake will vary.

### Ongoing AE assessment and administration fee

Our standard package is:

£20 per pay run for a monthly or 4 weekly payroll; or, £10 per pay run for a weekly or fortnightly payroll.

Plus, if required, a charge of £5 per AE letter prepared post staging.

Ongoing letters are issued to existing employees who change category and to new starters.

Please note, all fees exclude VAT.



### In summary

We have developed a streamlined AE solution which is not only good value for money, but will give you peace of mind that you have complied with the pension AE legislation and you will be treated to the usual high level of personal service that our clients receive.

### For more information

Should you require further information about our AE and Payroll Service please contact Lee Hellingsworth (Payroll Services Torquay office) on 01803 291100 email: lhellingsworth@bishopfleming.co.uk or Katie Holmes (Payroll Services Bath office) on 01225 486300 email: kholmes@bishopfleming.co.uk.



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