Online service for auto enrolment

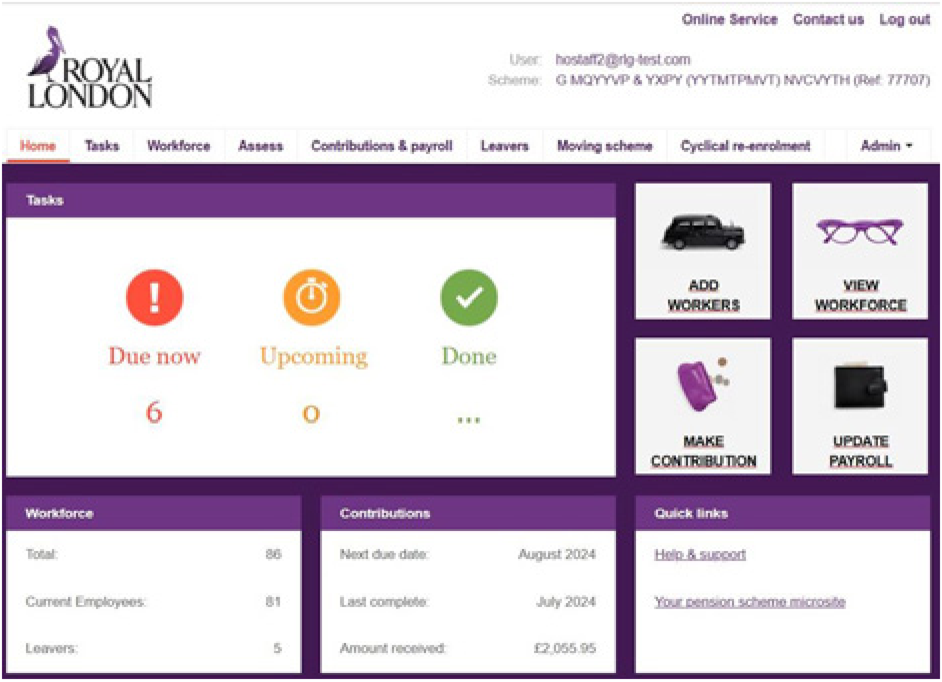
User guide

ROYAL LONDON

Contents

Welcome

Our online service for auto enrolment is our system for managing your auto enrolment scheme.



- As you take on new workers, you will have to add them to the system, notifying workers within six weeks. We only accept new entrants to our workplace pension schemes from or in respect of individuals who are habitually resident in the UK.
- After your pay cut off date, you will have to assess your workers' earnings in that pay reference period to see if they should be enrolled into the pension scheme.
- You then need to update your payroll to ensure that it is up to date, that the correct contributions are paid and any refunds are made to workers.
- Having paid the workers, you submit your contributions schedule and make the contribution.

This guide will show you how you can use our online service for auto enrolment to meet these duties. Throughout this guide, when we mention 'the system' we are referring to our online service for auto enrolment and not any other part of our online service.

Getting started

To get started with our online service for auto enrolment - simply go to **employer.royallondon.com/login**.

Once your account has been created you'll receive an email asking you to set a memorable password.

The first time you log in after setting your password you'll be asked to provide an email and mobile number. We'll need both of these in case you ever need to reset your password.

Password resets

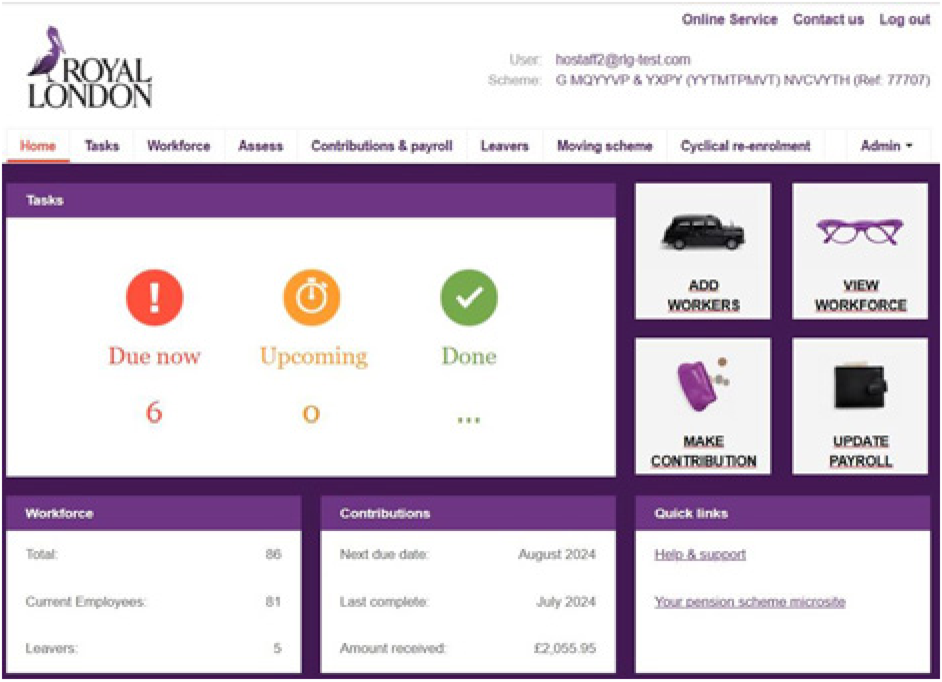
You can reset your password quickly and simply by selecting the 'forgotten password?' link on the login page. Once you click the link, we'll send you an email that'll take you to a secure webpage. You'll then be able to request your unique 6 digit verification code that'll be sent to your mobile phone via SMS – this way we know it's you. Enter your new password and that's it – you're done.

Extra help

If you need help logging in, please contact our web support team on **0845 605 0401** or email **websupport@royallondon.com**.

The dashboard

When you log in you will see the dashboard. This is the central point for all processing. It organises all the activities required to run an auto enrolment scheme.



Use the dashboard to keep up-to-date with the status of your tasks.

Use the buttons to the right to access the main processes. Alternatively, use the top menu to navigate through the system. Use the Admin drop down menu to change your settings and set task reminders.

Use the links at the top right of every page to access our online service and to contact your Corporate Servicing Team who will be able to assist with any queries or problems you may have.

Import data

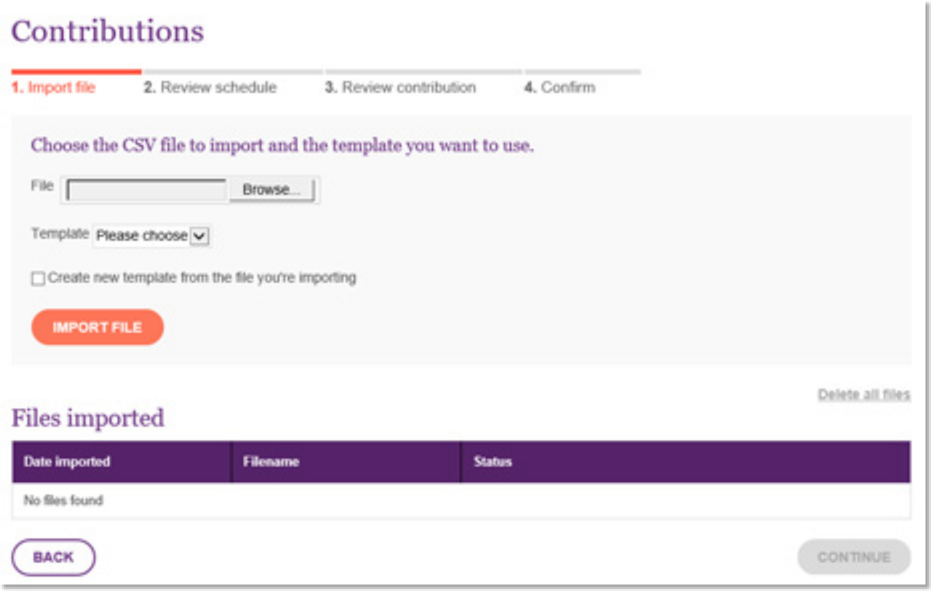
You need to provide us with data to carry out the following processes:

- Add workers, see page 24
- Update workers, see page 44
- Leavers, see page 63
- Assess workers, see page 69
- Make a contribution, see page 90

How to import a file

The process for importing a CSV file is the same throughout the system.

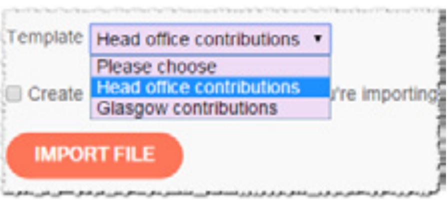
1. When you import a file, you'll see a screen like this:



2. Ensure the file you wish to import is saved as a CSV file. Many payroll and HR systems allow you to export data in CSV format or you can save a spreadsheet as a CSV file using spreadsheet software such as Microsoft Excel. Watch for formatting issues when the data is exported, for example flat numbers being converted to dates.

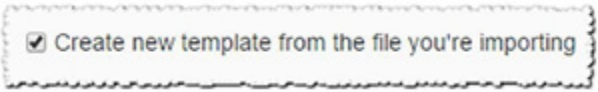
3. If you have leading zeros in your payroll reference numbers, see page 21 to resolve an issue that can occur when saving these numbers in a CSV file using Excel.

4. Choose a template. We use templates to map your headings to our fields.



You won't see this option if you've only got one template or there's no templates available.

5. Tick **Create new template from the file you're importing** if you need to create a new template because the existing templates don't match the headings in your file or no templates have been set up. See Create new template on page 13 to find out more.



6. Click **Import file**. If you're creating a new template, the Create template screen will open. If you've already created the template, we'll import the data in the file. If it's a large file, this may take a while. You can leave the screen and we'll carry on checking your data. You can even log out. When you log back in, return to the import file screen to see the results.

7. If there's a problem with the file, you'll see an onscreen error. If there is a problem with the data in the file, you'll see a link to download an error file. There's more information on errors on page 16.

8. When the file has imported correctly, you'll see a green tick. You can then continue.

Importing multiple files

You can import multiple files without waiting for each to complete. Just follow the above procedure for each one. We'll check the data in each concurrently.

Create new template

Create a template to map the headings in your CSV file to our fields. You can access this screen from the **Import file** screen. You will need to create separate templates for Add workers, Leavers, Assess workers and Contributions.

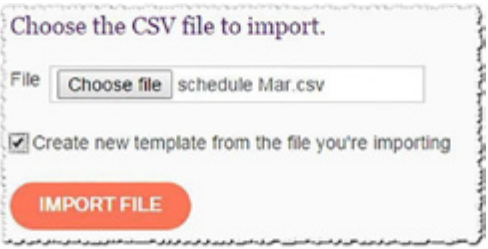
The number of fields you'll need to map will vary depending on the mandatory fields required. So, for example, you'll need to map more fields for Add Worker than for Contributions. Our data guide covers all the information required. Download it from **employer.royallondon.com/aedataguide**.

Because there can be some variation for certain schemes when adding workers and during assessment, we will tell you what the mandatory fields are for your scheme at the implementation stage.

To create a new template:

1. On the Import File screen, choose the file containing the data you wish to import.

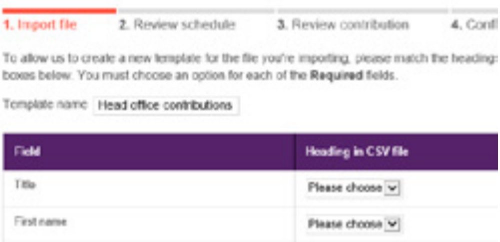
2. Tick the **Create new template from the file you're importing** box.



3. Click **Import file**.

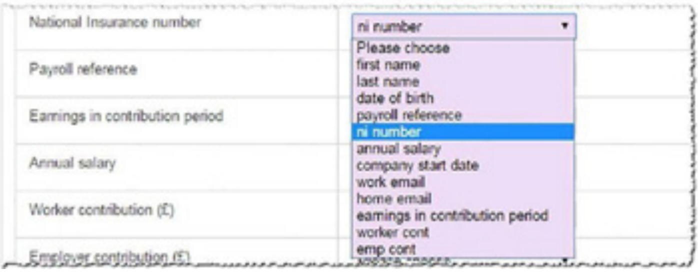
4. You'll then see the **Create template** screen.

5. Give your template a name that is unique and will be understandable later.



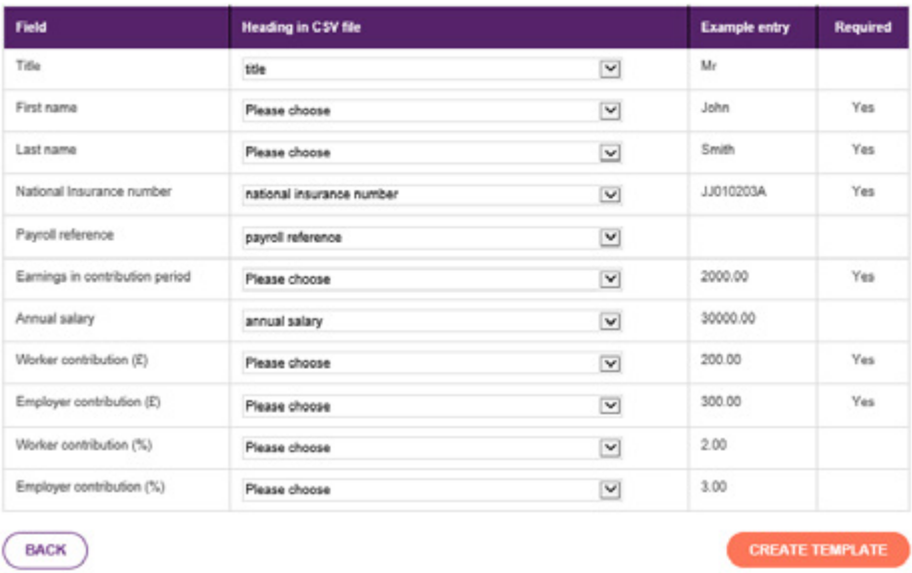
6. Where we can, we will auto select the heading in your file that seems closest to each field.

7. Use the dropdown box next to each field to match any that have been missed or are wrong.



8. Map all the mandatory fields listed in the data guide (**employer.royallondon.com/aedataguide**). Our system is built with an extra level of flexibility to allow for some missing items; however if you don't map the mandatory fields, you'll have to provide missing details later.

9. Click **Create template** at the bottom of the screen to create the template and start importing the data in your file.

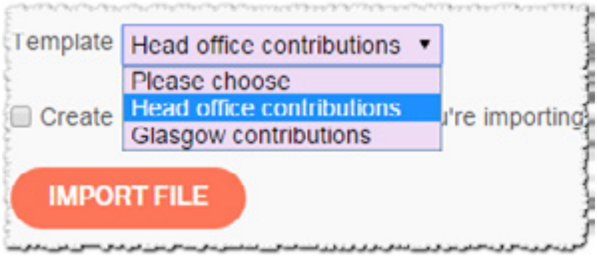


Field	Heading in CSV file	Example entry	Required
Title	title	Mr	
First name	Please choose	John	Yes
Last name	Please choose	Smith	Yes
National Insurance number	national insurance number	JJ010203A	Yes
Payroll reference	payroll reference		
Earnings in contribution period	Please choose	2000.00	Yes
Annual salary	annual salary	30000.00	
Worker contribution (£)	Please choose	200.00	Yes
Employer contribution (£)	Please choose	300.00	Yes
Worker contribution (%)	Please choose	2.00	
Employer contribution (%)	Please choose	3.00	

BACK

CREATE TEMPLATE

10. When you have created the template, any files with these headings will automatically be imported. If you have created more than one template for the process, you'll see a dropdown box showing you the options. Select the template that matches the heading in your file.



11. If the headings change in your file, create a new template.

12. You can't use the same template for different processes; set up a new template for each process.

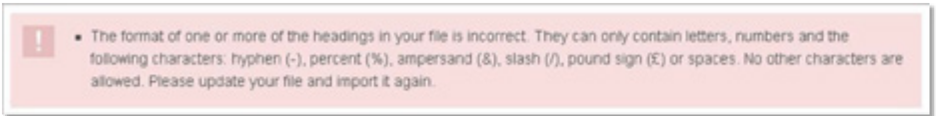
Data importing problems and errors

This section shows you how to troubleshoot problems and errors that can occur when you import a file.

- If there is a problem with the file headings, templates or the file in general and we can't import it, we'll show an error message on the screen.
- If we can import the file but there is a problem with the data, we'll produce an error file to help you identify the problem.
- You may also encounter problems if you have leading zeros on your worker payroll reference numbers.

Problems importing a file

If we can't import your file, you'll see an error on the screen like this.



- **We can't import your file because it contains duplicate headings. Please change these and try again.**
  Headings in your file must be unique.
- **We can't import your file because the headings don't match those in the template you've selected. Please select another template or create a new template**.
  If the headings in your file don't match the selected template, change the headings, select another template or set up a new template. This message also appears if one of the headings mapped in the template is left blank.
- **Please provide a valid file format**
  Please make sure your file is in a CSV format. This means that the file name ends in '.csv'.
- **Please choose a CSV file**
  You don't appear to have selected a file to import. Click Browse and select a CSV file from your computer.

- **Please choose a template or create a new one**
  You can't import a file without setting up a template first to map your headings with our fields. If you have more than one template already set up, a drop down box will appear and you should choose one.
- **The heading [Field name] contains more than 70 characters**
  All headings should contain fewer than 70 characters. If all your headings are listed with this message, your file has become corrupted and the system is having trouble recognising the headings. Save the file again and re-import it.
- **The format of one or more of the headings in your file is incorrect. They can only contain letters, numbers and the following characters: hyphen (-), percent (%), ampersand (&), slash (/), pound sign (£) or spaces. No other characters are allowed. Please update your file and import it again**.
  If your headings seem to be correct, your file may have become corrupted and the system is having trouble recognising the headings. Save the file again and re-import it.
- When we find problems with the data in your CSV file, we'll give you a link to download an error file.

Date Imported	Filename	Status
Wed, 01 Apr 2015, 9:26 AM	new workers.csv	! We can't import your file. We've found a problem with the information in it. To find out what the problems are please download the error file. This will show you what you need to change before re-importing your file.

- The error file is a copy of your file with an extra column at the end which details the errors in each record.

Worker cc	Employer	Error
21.65	493.93	employer cont must be a number with up to two decimal places.
24.79	30.99	first name is a required field
19.47	24.33	ni number is a required field; The worker cannot be reliably identified from the information supplied. Please supply [national insurance number] [payroll reference] or [date of birth]
42.67	53.33	Please provide a valid National Insurance number.
24.97	31.21	Please provide a valid National Insurance number.
		worker cont is a required field; employer cont is a required field
24.4955	30.61	worker cont must be a number with up to two decimal places.
17.25	21.56	

- If there are only one or two small errors, you can update them in this file, save and import it using the same template.
- If there are a lot of errors, you may need to go back to the source of your data.

List of possible data errors

Error message	Process				
	Add workers	Update workers	Leavers	Assess workers	Contributions
[Field name] cannot exceed {n} characters	✓	✓	✓	✓	✓
[Field name] is a required field	✓	✓	✓	✓	✓
[Field name] must be a valid date and completed in the format DD/MM/YYYY	✓	✓	✓	✓	✓
[Field name] failed validation - Field can contain only [letters] [hyphens] [spaces] and [apostrophes]	✓	✓	✓	✓	✓
Please provide a valid UK postcode	✓	✓			
Please provide a valid email address	✓	✓			
Please provide a valid National Insurance number	✓	✓	✓	✓	✓
Sex must be in the format [M] [Male] [F] [Female] or be left blank	✓	✓			
Selected title isn't consistent with selected sex	✓	✓		✓	
[Field name] must contain whole numbers **Remove any decimal places.**	✓	✓		✓	✓
[Field name] must contain [Y] [Yes] [N] [No] or leave blank	✓	✓	✓		✓
[Field name] must contain a numeric value up to two decimal places **Don't include any other characters such as [£][,] and [%].**	✓	✓		✓	✓

Error message	Process				
	Add workers	Update workers	Leavers	Assess workers	Contributions
[Field name] cannot be in the future	✓		✓		
At least one of "Date of birth" "NI Number" and "Payroll Ref" should be present **Provide as many of these as possible so we can identify the worker on the system. If you don't have an NI number for a worker, we'll allocate a temporary number. Update this as soon as possible to avoid future errors finding this worker.**	✓				
Enrolment type is not a recognised value; Enrolment type must be 'AE' or 'Automatic Enrolment' or 'Opt-in' or 'Worker Without Qualifying Earnings **We'll also accept 'opt in', 'OPTIN' and 'WWQE'.**	✓				
The worker cannot be reliably identified from the information supplied. Please supply [national insurance number] [payroll reference] or [date of birth] **Ensure that you supply at least one of the three fields listed so we can identify the worker.** **You should supply the National Insurance number for Contributions even if you have the payroll reference or date of birth.**		✓	✓	✓	✓

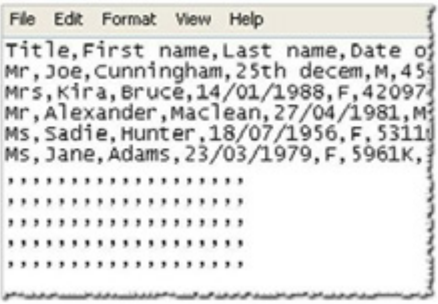
Error message	Process				
	Add workers	Update workers	Leavers	Assess workers	Contributions
Invalid leaver reason - enter either [Stop Contributions] [Left Employment] or [Death] **You can only enter one of these three reasons for leaving.**			✓		

Blank rows with error messages next to them

1. You can’t have blank rows in your CSV file. These will appear in the error file with error messages next to them.

2. Sometimes a blank row appears at the bottom of the file after it’s been amended and saved.

3. To remove blank rows, open the file in a plain text program such as Notepad for Windows. Delete any rows of commas with no text.



Payroll references beginning with zero

How to fix a problem that can occur in CSV files in Microsoft Excel if you have payroll reference numbers beginning with zero.

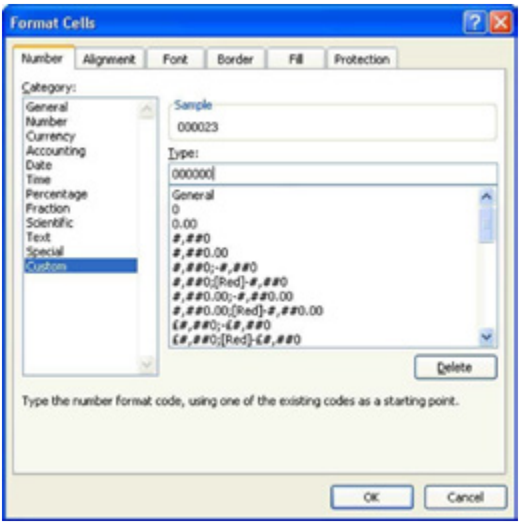
It's important that your payroll reference numbers are formatted accurately and reflect the data held on your system.

If your payroll reference numbers begin with zeros, when you save the file in CSV format in Microsoft Excel the leading zeros may be deleted. If this problem is not corrected, the file will contain incorrect payroll reference numbers, which could cause problems later if this number is used to find the worker.

When does this occur?

1. In Excel, you can specify that a numeric field has a fixed number of digits. If the field has fewer digits, it will pad it with leading zeros. Do this in **Format Cells** > **Number** > **Custom**.

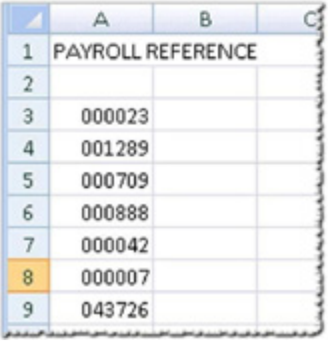
2. For example, if every payroll reference number should contain six digits, you can apply the custom formatting "000000" to the cells on your spreadsheet containing these numbers.



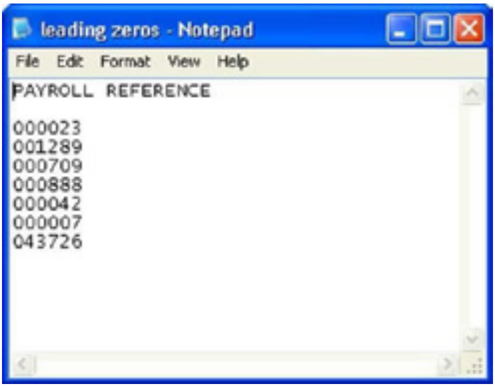
3. Entering '123' to a formatted cell results in "000123" being displayed and entering '7' results in "000007".

What's the problem?

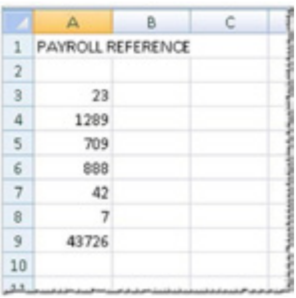
1. Here is a file where the payroll reference numbers have been formatted to contain six characters.



2. The file is saved in CSV format, and the custom formatting on the field remains intact. You can check this by opening the CSV file in Notepad or another text editing application.



3. When the CSV file is opened in Excel again, the custom formatting is lost.



Solution

If after saving your Excel file in CSV format, you find that you need to edit that file, you should either:

1. Open the original Excel file ensuring that the correct formatting is applied to all fields, and then save in CSV format again.

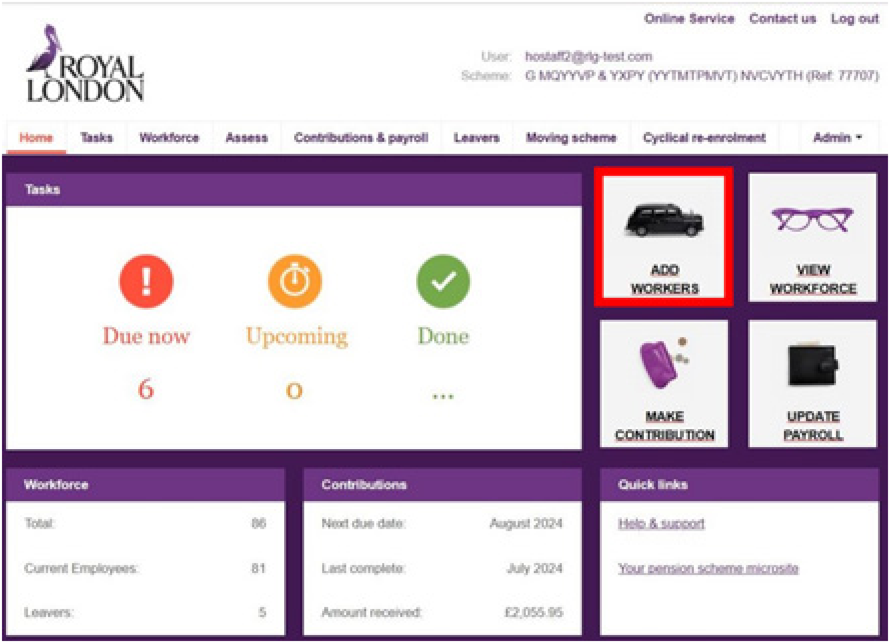
   Or

2. If you open the CSV file in Excel, you must remember to re-apply the custom formatting to the data before saving the file again.

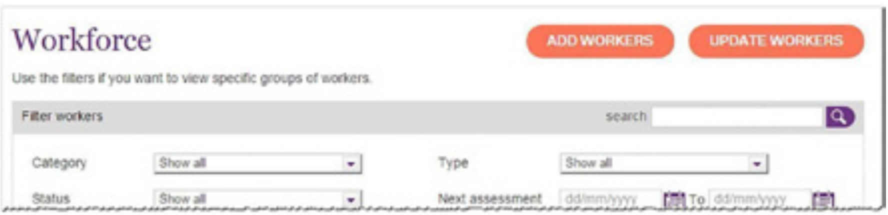
Add workers

How to add new workers to our auto enrolment system.

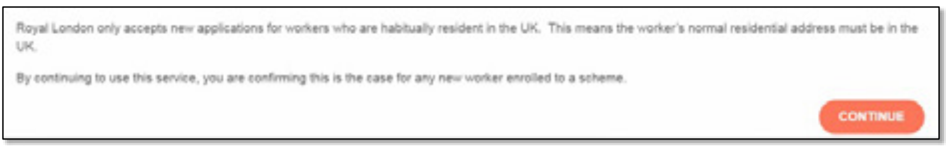
1. Click the **Add workers** button on the dashboard.



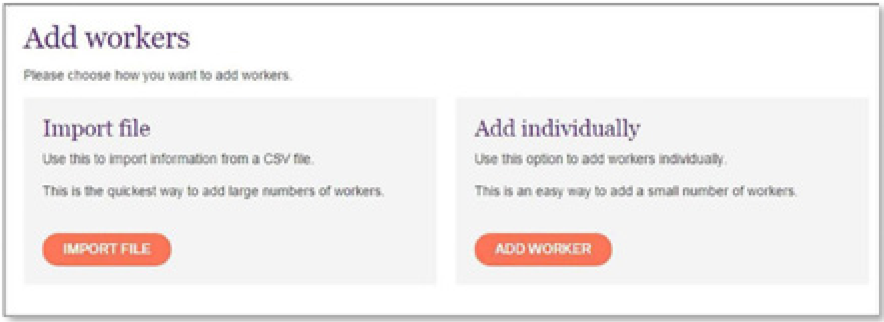
2. Alternatively, go to Workforce and click **Add workers** at the top right.



On clicking **Add workers**, a message will be displayed to confirm that Royal London only new applications for customers that are habitually resident in the UK.



3. This is the first screen you'll see:



4. Choose whether to import your workers in a CSV file or enter the data manually. We cover both in this guide but we recommend that you import the data in a CSV file as it is more efficient and reduces the risk of typing errors.

Add workers by importing a file

- Tell us about your new workers, including those who previously left your employment then rejoined, by importing a CSV file.
- There are four stages to go through:
- Import file
- Check details
- Assessment results
- Next steps.

The progress bar at the top of each screen guides you through each stage so you can see at any point in time where you are is in your processing.

What information should I include in my CSV file?

You should include:

1. All new workers not yet on the system.

2. Workers who have rejoined your organisation. We'll match their details with their previous record and restart their pension plan if appropriate. The worker's company start date should be the date they re-joined and not their previous start date.

Mandatory fields

- Title
- First name (if the worker has a middle name(s), please also include if known)
- Last name
- Date of birth
- National Insurance number (If you don't have a National Insurance number for a worker yet, you can leave this blank and a temporary number will be allocated to them).
- Address line 1
- Address line 2
- Work email address
- Sex
- Annual salary
- Category identifier (Only mandatory if category rules have been set up for your scheme.
- Company start date.

For more detail about the information you should provide in your CSV file, download our data guide from **employer.royallondon.com/padataguide**

See how to import a file on page 11.

When the file has been imported successfully, click the **Continue** button to move on to the **Check details** screen and review the imported data.

Check details

The **Check details** screen allows you to double check the information for each worker regarding their eligibility and current pension status before we assess them for auto enrolment.

- You'll see three options, unless you are using an occupational pension scheme in which case you'll see four.

    1. Working or ordinarily working in the UK.

    2. Non-worker.

    3. Currently an active member of a qualifying scheme with you.

    4. Dual status worker (for an occupational pension schemes only)

- If no information is imported for these fields, all workers will automatically default to **Working or ordinarily working in the UK** as this is the most common scenario. The other fields will be set to 'No'. You can change this on this screen.
- You have no duties for non-workers and dual status workers. If you're not sure about the status of a worker, seek legal advice.
- If you tell us the worker is an active member in a qualifying pension scheme:
    - We'll assess them but, if they are an eligible jobholder, they will not be auto enrolled.
    - If the qualifying scheme is with us, we'll write to them to let them know they are in a qualifying scheme.
    - If they are in another company's scheme, you must write to them.

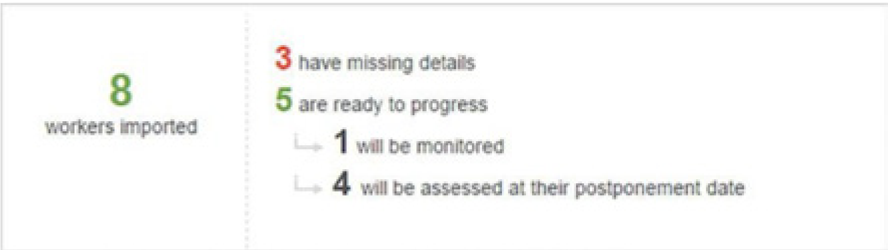
Click **Assess workers** to perform the assessment and continue to **Assessment results**.

Assessment results

We'll review all the imported workers.

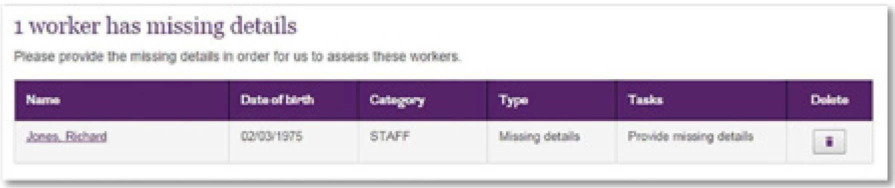
If you have a lot of workers, this may take some time. The progress bar shows you how far we've got.

If it's slow, you can go away and do something else while you're waiting for the results. You'll then see an initial summary of the workers as they are assessed.



Missing details table

This table is only displayed if there are details missing. These details need to be provided before assessment can be completed.


1 worker has missing details

Please provide the missing details in order for us to assess these workers.

Name	Date of birth	Category	Type	Tasks	Delete
Jones, Richard	02/03/1975	STAFF	Missing details	Provide missing details	

1. Click the worker's name to edit their details. This will take you to the Add worker individually pop-up. See Add worker individually below for more information about the screens you'll see.
2. Go through the first two screens and add the missing details.
3. Click Continue to go to the results screen.
4. On the results screen click **Save and close** to save the changes and close the pop-up.
5. The worker should not appear in the missing details table.

If you can’t provide the missing details now, you can do so later. A task will be created to remind you. It is important these details are provided before your next contribution upload as we will not be able to collect contributions for any workers with missing details

If a lot of workers appear with missing details, we recommend you go back to your source data. In this scenario, the likelihood is that one of the mandatory fields is missing. This may be because:

- The data did not export correctly from your HR/payroll system.
- One of the mandatory fields was not mapped when you created your template.

Workers who are ready to progress

The screenshots below show the results you will see. These vary depending on your scheme set up. Postponement is applied at a scheme or category level. These examples show postponement at a scheme level.

Example 1: Postponement of assessment

We’ll postpone assessment for all workers from the automatic enrolment start date or from their company start date. We’ll assess postponed workers at their postponement date.

5 workers are ready to progress

Name	Date of birth	Category	Type	Next steps	Delete
Adams, Jane	23/03/1979	STAFF	Postponed	Will be assessed at their postponement date	
Bruce, Kira	14/01/1988	STAFF	Postponed	Will be assessed at their postponement date	
Cunningham, Joe	17/12/1952	STAFF	Postponed	Will be assessed at their postponement date	
Hunter, Sadie	18/07/1956	MANAGERS	Postponed	Will be assessed at their postponement date	
Maclean, Alexander	27/04/1981	STAFF	Postponed	Will be assessed at their postponement date	

Example 2: Postponement of auto enrolment

Here we'll assess workers at the automatic enrolment start date or their company start date. We'll then postpone auto enrolment for eligible jobholders. They'll be reassessed at their postponement date and auto enrolled then.

We'll base the initial assessment on either:

- An estimation of the worker's salary at the end of the postponement period, or
- The earnings payable in the pay reference period provided (Actual basis).

5 workers are ready to progress

Name	Date of birth	Category	Type	Next steps	Delete
Adams, Jane	23/03/1979	STAFF	Eligible jobholder	Will be assessed at their postponement date	
Bruce, Kira	14/01/1988	STAFF	Entitled worker	Can choose to join	
Cunningham, Joe	17/12/1952	STAFF	Non-eligible jobholder	Can choose to join	
Hunter, Sadie	18/07/1956	MANAGERS	Eligible jobholder	Will be assessed at their postponement date	
Maclean, Alexander	27/04/1981	STAFF	No duties	Will be monitored	

Example 3: No postponement

5 workers are ready to progress

Name	Date of birth	Category	Type	Next steps	Delete
Adams, Jane	23/03/1979	STAFF	Eligible jobholder	Will be automatically enrolled	
Bruce, Kira	14/01/1988	STAFF	Entitled worker	Can choose to join	
Cunningham, Joe	17/12/1952	STAFF	Non-eligible jobholder	Can choose to join	
Hunter, Sadie	18/07/1956	MANAGERS	Eligible jobholder	Will be automatically enrolled	
Maclean, Alexander	27/04/1981	STAFF	No duties	Will be monitored	

The workers have been assessed and eligible jobholders will be auto enrolled straight away. Entitled workers and non-eligible jobholders can choose to join.

Deleting workers

This is the only screen where you can delete worker records. Click the rubbish bin icon next to the worker to delete them. After you save the workers and proceed, you'll need to contact us if you want to delete a worker's record.

Save workers

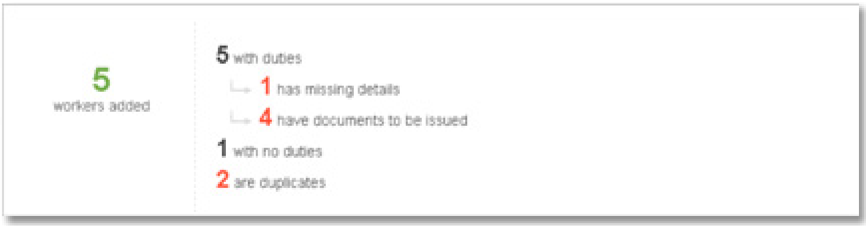
Click **Save workers** to save the workers and continue to **Next steps**.

Add workers: Next steps

This screen shows the next steps for each worker.

The top of the screen summarises the workers.

- In this example, eight workers have been added.
- Of those with duties, four have communications (documents) to be issued; one has duties but missing details.



The rest of the screen is broken down to show the workers where you have duties and those where you have no duties.

Worker types

The following worker types may appear:

Eligible jobholder

You have a duty to issue communications (documents) telling them they'll be auto enrolled or that they are already an active member of a qualifying scheme with you.

Postponed

You have a duty to assess them on their postponement date.

Entitled workers and non-eligible jobholders

You have a duty to issue communications giving them the opportunity to join the scheme. You also have a duty to assess their earnings regularly to see if they qualify for auto enrolment.

Missing details

You must provide us with any missing details to ensure that you are meeting your employer duties. Click their name to provide their details now or you can provide these details later.

A task will be created to remind you to provide the missing details. As you only have six weeks after either your automatic enrolment start date or the worker's start date (whichever applies) to send communications, provide the missing details as soon as possible.

Non-qualifying worker

These workers are aged under 16 or over 75 and do not qualify for auto enrolment. Young workers will be monitored and reassessed on their 16th birthday.

Workers with duties

Example 1 – Postponed assessment, we will issue communications

5 workers with duties

Any outstanding tasks for these workers will be added to your task list.

Name	Date of birth	Category	Type	Task
Adams, Jane	23/03/1979	STAFF	Postponed	Documents will be issued
Bruce, Kira	14/01/1988	STAFF	Postponed	Documents will be issued
Cunningham, Joe	17/12/1952	STAFF	Postponed	Documents will be issued
Hunter, Sadie	18/07/1956	MANAGERS	Postponed	Documents will be issued
Maclean, Alexander	27/04/1981	STAFF	Missing details	Provide missing details

This scheme has postponement of assessment applied. It is set up so that we'll issue the postponement communications to the workers. As this scheme has postponement of assessment, we'll send the workers a general postponement notice.

See Communications on page 58 for more information about the communications we issue to your workers.

Example 2 – Postponed auto enrolment, administrator to print communications locally

5 workers with duties

Any outstanding tasks for these workers will be added to your task list.

Name	Date of birth	Category	Type	Task
Adams, Jane	23/03/1979	STAFF	Eligible jobholder	Download document for issue
Bruce, Kira	14/01/1988	STAFF	Entitled worker	Download document for issue
Cunningham, Joe	17/12/1952	STAFF	Non-eligible jobholder	Download document for issue
Hunter, Sadie	18/07/1956	MANAGERS	Eligible jobholder	Issue active member letter
Maclean, Alexander	27/04/1981	STAFF	Missing details	Provide missing details

This is an example of a scheme using postponed auto enrolment. The employer will issue communications.

- Eligible jobholders will receive a tailored postponement notice.
- We'll produce the communications overnight. Download and print them by going to Workforce and clicking the worker's name, then **View document history**.
- See Communications on page 58 for more information about the communications we issue to your workers.

Workers with no duties

1 worker with no duties

Name	Date of birth	Category	Type
Maclean, Alexander	27/04/1981	STAFF	No duties

You don't need to take further action at this stage for any worker displayed here.

Workers re-joining your workforce

If any worker you have imported is already in the system, but you've previously notified us that they've left employment with you, we'll automatically assume they've re-joined your workforce and restart their pension plan.

Duplicate workers

- If any worker you have imported is already in the system and is not identified as re-joining employment, they'll appear in the duplicate records table. Any new information will not be applied to their record.

1 worker is a duplicate

These workers already have records in the system. We haven't updated their records. You can make any changes in **Workforce**.

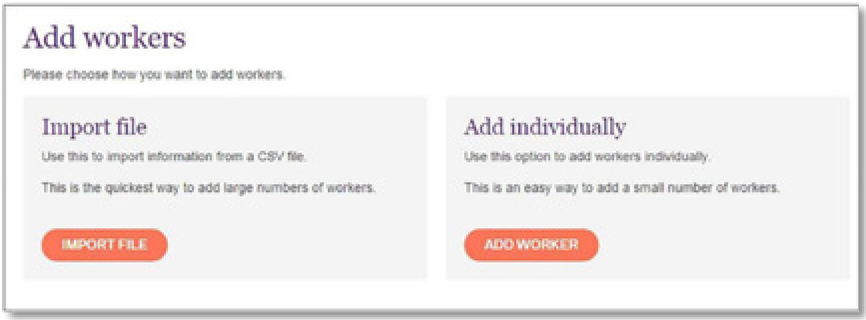
Name	Date of birth	NI number	Payroll reference
Wilkin, Bill	04/04/1973	JC689632B	7546M

- You'll only see this table here, so make a note of the workers shown in case of any discrepancies. Contact your Corporate Servicing Team if there is a problem with the worker's record via the **Contact us** link at the top right of every screen.

Add worker individually

You can enter the details for each new worker individually.

Click **Add worker** to launch the pop-up. There are three screens.

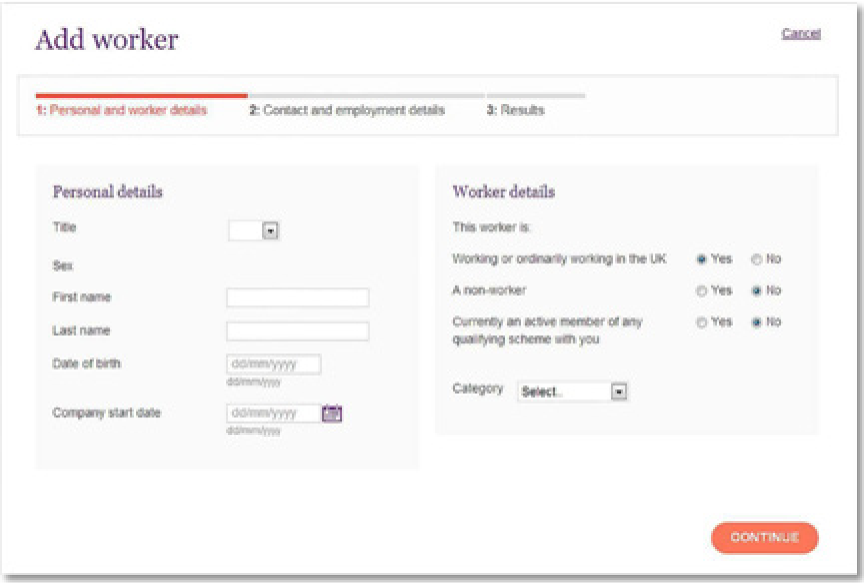


We recommend you add workers by importing a file containing data extracted from your system even if you only have one or two workers to add. This reduces the risk of typing errors.

Personal and worker details

On this screen you can enter the worker's personal details, their company start date and their worker status.

Complete all the items in the personal details column. If any are missing, you will not be able to proceed.



Worker details

Change the default for the following fields if necessary:

- **Working or ordinarily working in the UK**
  This field defaults to yes. Select 'no' if the worker works overseas unless their normal base is in the UK (for example an airline pilot). You don't have duties for workers based overseas.
- **Non-worker**
  You have no duties for non-workers.

- **Currently an active member of a qualifying scheme with you**
  - If you tell us the worker is an active member in a qualifying scheme, we'll assess them but, if they are an eligible jobholder, they won't be auto enrolled.
  - If the qualifying scheme is with us, we'll write to them to let them know they are in a qualifying scheme.
  - If they are in another company's scheme, you must write to them.
  - If you have any employees who are not habitually resident in the UK, we cannot accept them into our scheme. You will need to find an alternative qualifying workplace pension scheme for these employees.
- **Dual status worker**

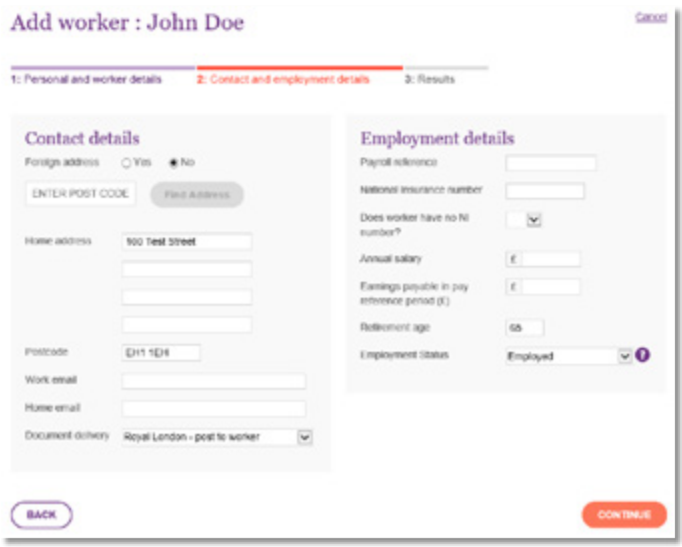
  This will only appear if you are using an occupational pension scheme for your auto enrolment solution. If the worker is a dual status worker, you won't have auto enrolment duties for them. Seek legal advice if you're not sure if they're a dual status worker.

The **Category** dropdown appears if the scheme has multiple categories (groups of workers). Choose the correct category for this worker.

Click **Continue** to proceed to **Contact and employment details**.

Contact and employment details

On the second screen, add the worker's contact details and information about their employment



Complete the mandatory fields listed below so we have the correct information to assess the worker and send their communications.

Field	Information	Mandatory?
Home address	Enter the worker's home address including flat number or house name. Address lines 1 and 2 are mandatory and must be provided.	✓
Postcode	Enter a valid UK postcode. Although this isn't mandatory, we recommend you supply one to avoid delays in the worker receiving their communications.	
Foreign address	Select yes if this is not a UK address. If you're entering a foreign address, use **Home address** line 4 for the foreign postcode or zip code rather than the postcode field. We only accept new entrants to our workplace pension schemes from or in respect of individuals who are habitually resident in the UK.	
Work email address	If your workers have a work email address, we require this information so we can send their joining communications to them electronically. If a work email address is not supplied, because there isn't one, we'll use personal email address instead. Any email communications with personal information in them will be encrypted.	✓
Personal email address	Initial joining communications are emailed to the work email address, where provided, but we may send other communications, such as our member newsletter, to workers' personal email addresses. Any email communications with personal information in them will be encrypted.	
Document delivery	The field will be set to the scheme default. If you would like this individual worker to receive their communications via a different delivery method, you can change it here.	✓
Payroll reference	The reference that the worker is identified by on the payroll system.	
National Insurance (NI) number	Although this is mandatory, we can assess the worker without their NI number if you don't have it yet. The system will allocate the worker a temporary number. You should update their record with their correct NI number as soon as possible.	✓
Does worker have no NI number?	Please select yes or no from the drop-down.	✓

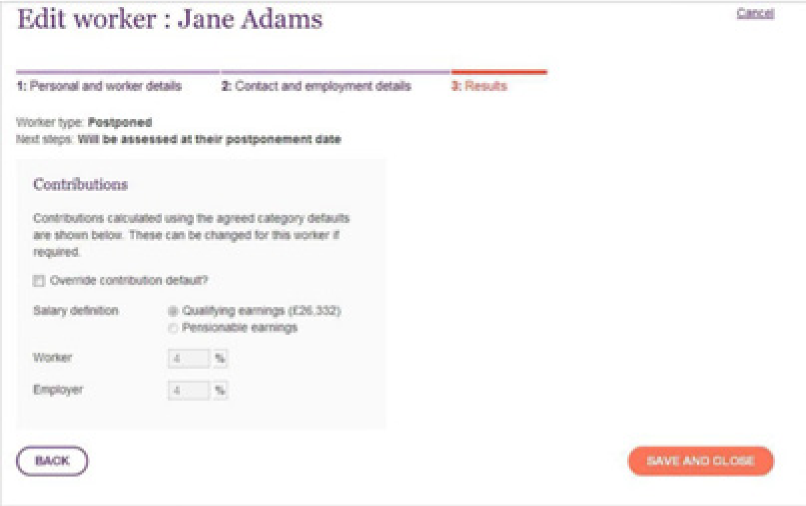
Field	Information	Mandatory?
Annual salary	This is needed in order to provide a member illustration and for assessment if your scheme is using postpone auto enrolment and estimation. The worker can never be auto enrolled until this information is provided. For hourly paid and zero hours workers, provide an estimate.	✓
Employment status	Please select from the drop-down box.	✓
Earning payable in pay reference period	If you're postponing assessment and don't know what their earnings will be in the first pay reference period, you can leave this blank.	✓
Personal tax allowance	You'll only see this field if your scheme is using salary exchange. The default is to "Basic". The **Other** field is greyed out unless this option is selected.	Only if the scheme has salary exchange.
Retirement age	This must between age 55 (increasing to 57 in April 2028) and 75. It automatically defaults to the scheme retirement age.	✓

- Click **Continue** to proceed.
- If there are any missing contact details when you try to continue, these will be highlighted. You can continue without this information, but we may not be able to assess the worker or send their communications.

If the worker is already in the system, and you haven't told us they've left employment with you, you won't be able to proceed. Close the Add worker pop-up and contact us via the **Contact us** link at the top of the screen if you need help with this. If you have told us they've left employment, they'll be treated as re-joining your workforce.

Results

Here we show you the worker's status and the next steps.



The worker type will be one of the following:

- **Eligible jobholder** –will be auto enrolled immediately or, if the scheme has postponement of auto enrolment, at the end of the postponement period.
- **Entitled worker** – can choose to join the scheme.
- **Non-eligible jobholder** – can choose to join the scheme.
- **Missing details** – you haven't provided enough information to allow us to assess the worker. Click **Back** to go back and add the missing information. If you don't do this, a task will be created to remind you to provide it later.
- **Non qualifying worker –** workers are aged under 16 or over 75. We'll reassess young workers on their 16th birthday.
- **No duties** – you don't need to do anything else for this worker unless their circumstances change.
- **Postponed** – assessment has been postponed and the worker will be assessed at the end of the postponement period.

Next steps

- The next steps tell you the next actions for this worker.
- If the worker has been assessed but the next steps are **Provide missing details**, there is still some information missing. We can't issue their communications or start the plan until you supply the missing details. A task will be created to remind you to provide this information.

Workers re-joining your workforce

If any worker is already in the system, but you've previously notified us that they've left employment with you, we'll automatically assume they've re-joined your workforce and restart their pension plan.

Contributions

When adding a member individually the contributions level will follow the scheme default. This can be overridden at this stage by ticking the **Override contribution default?** box.

- The system will tell you if phasing applies to contributions. This will only appear if phasing has been selected at scheme level.
- Select if **Salary exchange** applies to the worker. This will only appear if salary exchange has been selected at scheme level.
- Select **Apply tiering** if this applies to the worker's contributions. This option will only appear if tiering has been selected at scheme level.
- Select **Apply matching** of this applies to the worker's contributions. This will only appear if matching has been selected at scheme level.
- Select the salary definition, either **Qualifying earnings** or **Pensionable earnings**.
- Enter the worker and employer contribution change as a percentage. Alternatively, if you have selected pensionable earnings, you can enter the change as a monetary amount.

Click the **Save and close** button to save the worker to the system. The worker will not be saved until you click this button.

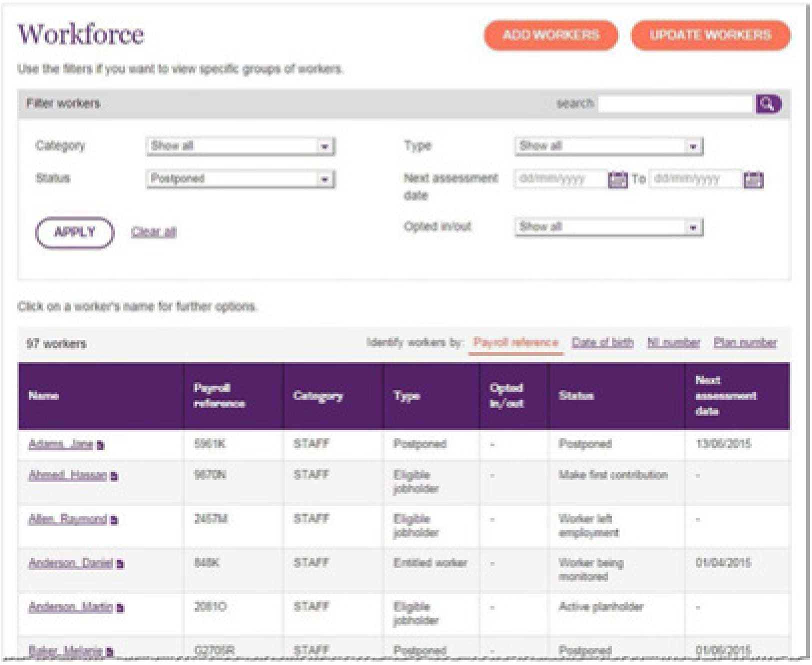
When you have saved the worker, you will then see a screen showing all the workers who have been added individually recently and the next steps you need to take.

Manage your workforce

From the Workforce screen you can view and manage your workforce, update worker details, opt workers in and out, and view worker communications.

View workforce

The Workforce screen allows you to view your entire workforce. Access it by clicking the **Workforce** tab in the top menu or the **View workforce** box on the dashboard.

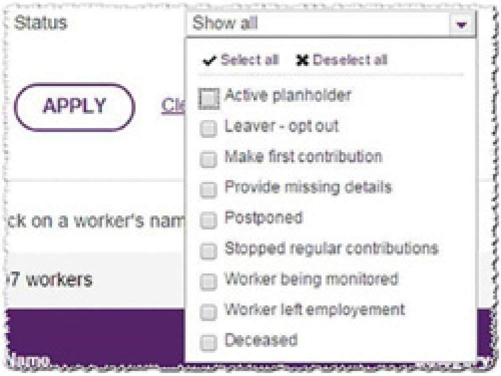


Searching and filtering

Search for workers by name using the search box.

Or filter your workers on:

- Category
- Type
- Status
- Next assessment date.
- Opted in or out



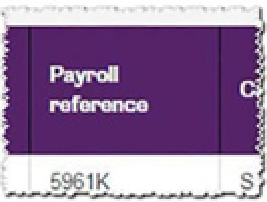
Click the **Apply** button to apply the filter you have selected.

To remove a filter, select the **Clear** link next to the filter and click **Apply**.

Identifying your workers

- You can choose how to identify your workers. This will help you align the view on Workforce with your payroll or HR system.

- The default is **Payroll reference** but if, for example, you identify workers by their National Insurance number, select **NI number**. The second column in the table will then change to show the National Insurance numbers.
- Click the title to order the workers by that field.



Managing your workforce

The following options are available:

1. **Update worker details** - you can do this by importing a file, or edit their details individually.

2. **Opt worker in** – if they have requested to join the pension scheme.

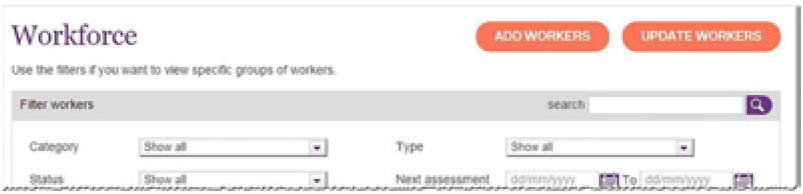
3. **Opt worker out** – if they are in their opt out window and wish to opt out of the scheme.

4. **View document history** – view all the communications that have been produced for the worker.

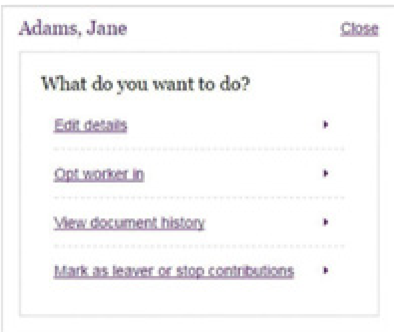
5. **Tell us that a worker has left or chosen to stop contributions** – you can do this for each individual worker in Workforce or click the Leavers tab to import a file with leaver details.

Where to find the different options in Workforce

Click **Update workers** to update worker records by importing a file.



For the other options, click the worker's name. You'll see the options that are available for this worker.



Options will only appear if they are available for that worker.

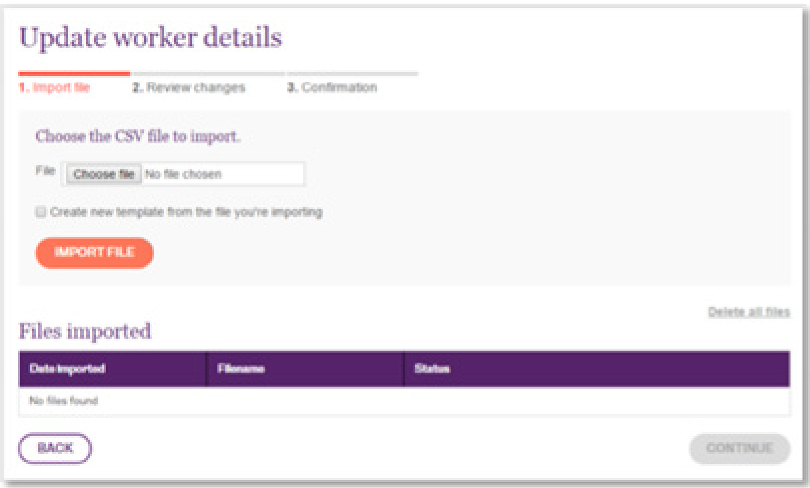
Update worker details

You can update worker details by importing a file or edit their details individually.

- You can only edit worker details individually through our auto enrolment system during the time between adding the worker and their plan being created.
- Once the worker has been allocated a policy number, this option will no longer be available.
- After this time, you can update your workers by importing a file. If you have a number of edits to make, we recommend using this method.

Update workers by importing a file

This will take you to the import file screen.



The following worker details can be updated by importing a file:

- Title
- First name
- Last name
- Postal address details including postcode

- Work email address
- Personal email address
- Annual salary
- National Insurance number

What information should I include in my CSV file?

The easiest way is to import a file with all your workers. We'll identify the records that have changed and ignore those that haven't changed. If you prefer, you can just include those worker records that have changed in the file.

To allow us to identify each worker, ensure your file contains at as many as possible of the following:

- National Insurance (NI) number

  If you are telling us about an update to a worker's National Insurance number, you should ensure you've supplied a correct date of birth and payroll reference so we can find them.

- Date of birth
- Payroll reference

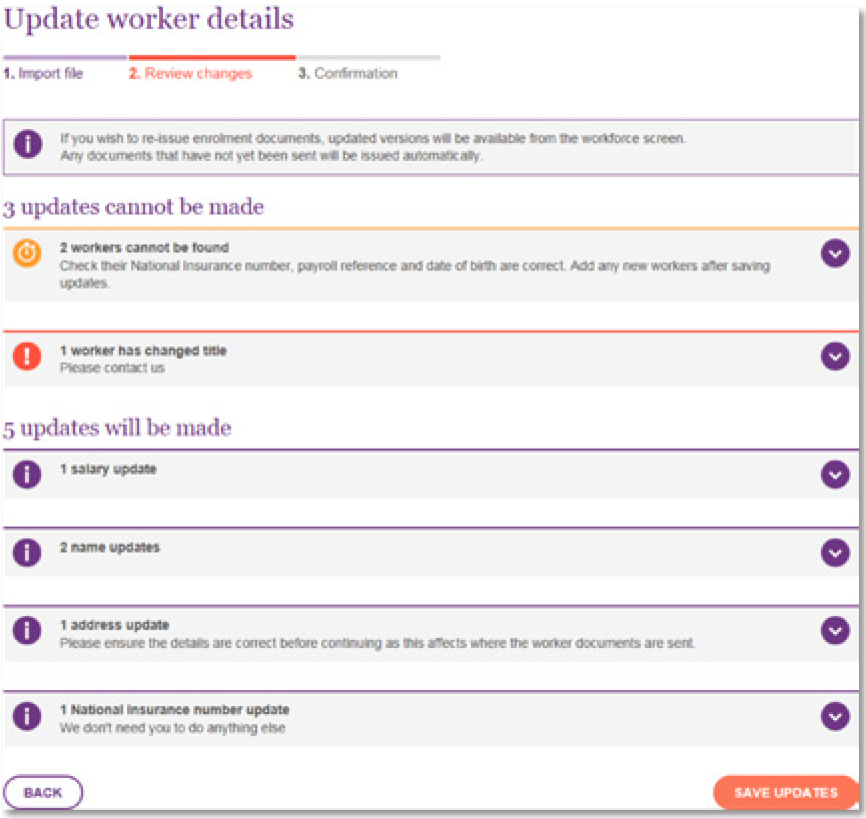
For more in-depth detail about the information you should provide in your CSV file, download our data guide from **employer.royallondon.com/aedataguide**.

See how to import a file on page 11.

When the file has been imported successfully, click the **Continue** button to review the imported data.

Review updates

The workers have been compared to the file provided – this screen summarises the updates which will be made to the workforce.



Any workers who cannot be updated will appear in this section along with the reason that we cannot make the update. Click the arrow to view the workers affected There are three circumstances in which updates can't be made:

1. Worker cannot be found

1 worker cannot be found
Check that their National Insurance number, payroll reference and date of birth are correct. Add any new workers after saving updates.

Name	Date of birth	NI number	Payroll reference
Johnson, Annika	10/10/1990	NS139399C	236J

This will happen because:

- Their National Insurance number, payroll reference and date of birth in the file do not match those held in our system; or
- They have not been added to the system.

Check the details we hold by going back to Workforce and searching for them by name. If they are a new worker, add them via Add workers.

2. Worker has changed title

In the event that one of your workers undergoes gender reassignment; please contact us to update their details. You'll find details of your Corporate Servicing Team by clicking the **Contact us** link on the top right of every screen.

3. The worker's new National Insurance number is not unique

You've told us that this worker has a new National Insurance number but it matches one that belongs to another worker. We'll tell you the name of the other worker so you can check both their details.

1 worker has changed National Insurance number to one that already belongs to another worker
This change cannot be applied as each worker must have a unique National Insurance number.

Name	Date of birth	Payroll reference	Old NI number	New NI number	Worker that new NI number belongs to
Millard, Colin	11/09/1970	5128K	NS456123B	NS654989C	Anderson, Daniel

Workers who will be updated

Any workers who will be updated appear in this section.

Check to make sure you agree the proposed updates and click **Save updates** to confirm the changes to the workers details.

- We won't send the worker any revised documents, unless the worker has still to receive their initial joiner communications.
- You can download revised documents by clicking the worker's name on the Workforce screen and then **View document history**.

Edit worker details

You can only edit worker details individually through our auto enrolment system during the time between adding the worker and their plan being created, which is usually on their enrolment date.

Once the worker has been allocated a policy number, this option will no longer be available.

After this time, you can update your workers by importing a file, using the Update Workers button on Workforce on page 41. If you have a number of edits to make, we recommend using this method.

Moving around the edit worker screens

There are three screens in Edit Worker. The following table shows you where to find the data you wish to edit. Use the Continue and Back buttons to select the information required for update.

Screen	Information held
Screen 1 – Personal details	Title, Sex, First Name, Last Name, Date of Birth, Company Start Date.
Screen 1 – Worker details	Working in UK, Non worker, Active member of any qualifying scheme, category change (if more than one in scheme).
Screen 2 – Contact details	Home address, Postcode, Foreign address, Work email, Personal email, Document delivery option.
Screen 2 – Employment	Payroll reference, National Insurance Number, Annual Salary, Earnings Payable in Pay Reference Period, Retirement Age, Effective date of change.
Screen 3 - Contributions	Override contribution defaults.

Personal and worker details

1. Update the worker's personal details as required.

Worker details

2. Changing worker details may change the worker's auto enrolment status.

3. If you have more than one category in your scheme, the **Category** dropdown will be shown. Change the worker's category if required.

4. Click **Continue** to carry on.

Contact and employment details

Make any changes to the fields on this screen. **If a worker has been added with no National Insurance number please provide this as soon as it's known, as this is required to claim tax relief on the worker's member contributions.**

If you would like more information on these fields, see Add worker individually on page 34.

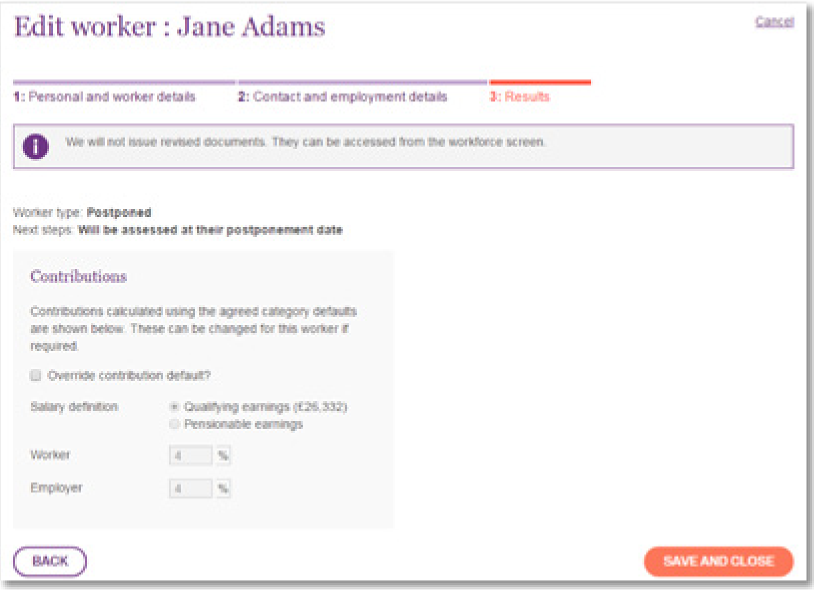
Effective date of change

- If the **Effective date of change** field appears, you should enter the date the change should be applied from.

- Depending on which field has been changed, the date of change may affect whether the worker is reassessed, so it is important that the correct date is provided.
  - **For example:** If you've changed the **earnings payable in the pay reference period** field for a worker has not been auto enrolled, we will perform a reassessment. If the worker is now an eligible jobholder, they will be auto enrolled from the effective date of change provided.
- If you don't enter a date and it is required, you will see a warning at the top of the screen.

Click **Continue** to view the results.

Results



This screen summarises the worker's type and the next steps. Their type may have changed depending on the edits you've made.

If the worker type is showing as missing details then they cannot be progressed until the information is supplied.

Communications

We'll issue the first copy of each pack. If there are any changes, you can download a revised pack and issue it to the worker by going to **View document history**, see page 62. It's up to you whether you wish to issue a revised pack; it may be that for minor changes such as correcting a typing error, you don't do so.

Contributions

You also edit the worker's contribution default by ticking the **Override contribution default** box.

- The system will tell you if phasing applies to contributions. This will only appear if phasing has been selected at scheme level.
- Select if **Salary exchange** applies to the worker. This will only appear if salary exchange has been selected at scheme level.

- Select **Apply tiering** if this applies to the worker's contributions. This option will only appear if tiering has been selected at scheme level.
- Select **Apply matching** of this applies to the worker's contributions. This will only appear if matching has been selected at scheme level.
- Select the salary definition, either **Qualifying earnings** or **Pensionable earnings**.
- Enter the worker and employer contribution change as a percentage. Alternatively, if you have selected pensionable earnings, you can enter the change as a monetary amount.

Opt worker in

Eligible jobholders, non-eligible jobholders and entitled workers who are not in the scheme can opt in.

There are three scenarios when a worker may opt in:

1. **Worker receives a postponement notice and decides to opt in**
   All workers who will be assessed at the end of their postponement period can opt in early if they wish.

2. **Eligible jobholder receives a postponement notice and decides to opt in**
   Workers assessed as eligible jobholders where auto enrolment is postponed can opt in early during the postponement period if they wish.

3. **Workers assessed as a non-eligible jobholder or entitled worker and wishes to join scheme**
   All workers assessed as non-eligible jobholders or entitled workers have the right to opt in to the scheme.

How can workers opt in?

They can opt in:

- By sending you a signed letter telling you they want to join.
- By sending you an email telling you they want to join and including this statement: 'I confirm I personally submitted this notice'.
- Online via the worker login on your pension scheme website or **yourplan.royallondon.com/choices**. They should log in using the access code they received in their postponement or joining letter along with their date of birth.

If you receive a letter or an email from a worker requesting that they opt in, you will need to enter their opt in request to the system or help them to opt themselves in using their worker login. If you enter the request, you must keep their notice for six years.

Use the system to opt a worker in

1. Go to Workforce and select the worker by clicking on their name.

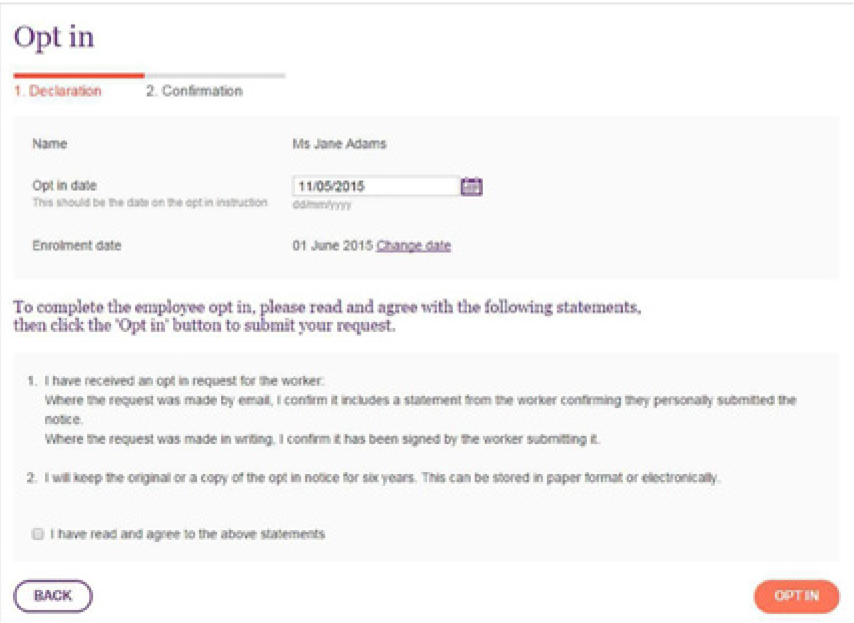
2. Select **Opt worker in**

3. You'll then see the **Declaration** screen.

4. Enter the date on the opt in instruction. The date can't be in the future and it can't be backdated by more than one calendar month.

Enrolment date

5. When you've entered the opt in date, the enrolment date will appear. The enrolment date will be calculated based on the opt in date. This is usually the start of the next pay reference period.



6. Change the worker's enrolment date, if necessary by clicking **Change date**.

   - The enrolment date can't be before the later of the worker's company start or the scheme automatic enrolment start date. You won't be able to select an invalid date.

Make the declaration

7. Tick the box labelled 'I have read and agree to the above statements' to confirm:
   - That you've received an opt in request for the worker. Email requests must include a statement from the worker to say that they personally submitted the notice. Written requests must be signed by the worker.
   - You'll keep a copy of the opt in notice for six years.
8. Click the **Opt in** button to opt the worker in.

Confirmation

9. The confirmation screen states the date that the worker will be enrolled into the scheme.
10. The worker's joining pack will be produced immediately. They'll normally be issued overnight.
11. If the worker changes their mind, they can opt out on or before the date shown on screen.
12. If their enrolment date is in the future, we'll let you know if any change to their circumstances affects their request.
13. We recommend that you print the confirmation screen for your records.

A task will be created to remind you to update your payroll to start contributions for this worker.

Opt worker out

Any eligible jobholder who has been auto enrolled, or non-eligible jobholder who has chosen to opt in, can opt out of the group pension scheme during their opt out period.

Entitled workers who have opted in can cancel their policy. The procedure is exactly the same for entitled workers as for jobholders who wish to opt out.

How can they opt out?

Workers can opt out in the following ways:

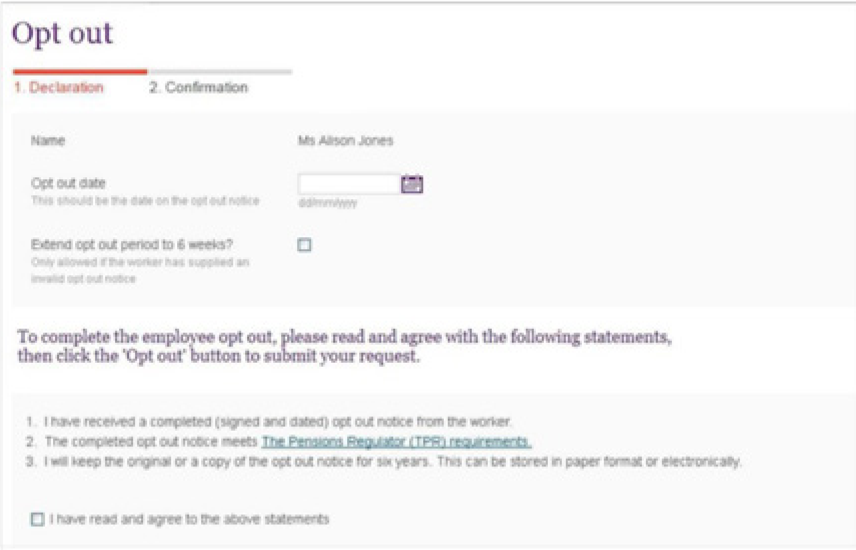
- Online via the worker login on your pension scheme website or **yourplan.royallondon.com/choices**. They should enter the 12 digit access code sent in their enrolment pack and their date of birth.
- Via our telephone opt out service. They should enter the 12 digit access code in their enrolment pack and their date of birth. This is an automated service much like paying a credit card or bill over the phone.
- By submitting an opt out notice to you, or in the case of an entitled worker, a cancellation request. You can then enter it via our system or assist them to enter it online. If you enter the opt out request, you must keep the opt out notice for six years.

Use the system to opt a worker out

Follow these instructions if you have received an opt out notice.

1. Check that the notice is valid.
    - It must be on our opt out form.
    - It must be received or noted in the worker's opt out window. (You can extend their opt out window by two weeks if given an invalid notice.)
2. Go to Workforce, click the worker's name then **Opt worker out**.

Declaration



3. Enter the opt out date. Every worker has an opt out period and the date must be within this window. If you enter a date that is not in the opt out window you'll see a warning.

   - The opt out date cannot be in the future. If the worker's opt out period begins in the future, you'll need to wait until that time.

4. Tick the '**Extend opt out period to 6 weeks?**' box to change the length of the opt out period. The opt out period is one month but if the worker provides an invalid opt out notice you can extend the opt out period to six weeks.

5. Tick the box labelled **I have read and agree to the above statements** to confirm you agree that:

   - You have received a completed (signed and dated) opt out notice from the worker.
   - The completed opt out notice meets The Pensions Regulator (TPR) requirements.
   - You will keep the original or a copy of the opt out notice for six years. This can be stored in paper format or electronically.

6. Click **Opt out** to opt the worker out and produce the communications.

Confirmation

7. The confirmation screen confirms the opt out request. You must make sure you refund any pension contributions deducted from the worker's salary.

8. A task will be created to remind you to update your payroll, stop future contributions for this worker and refund any contributions that have been made.

9. We will refund any contributions we have received for this worker back to you.

Resolve problems with opting in and out

The following problems may occur when a worker opts in or out.

The worker has lost their access code

You can find their access code on their communications. Click their name then **View document history** to download the communications.

The worker has entered the correct access code but can't access our online service

Check that the worker's date of birth you hold is correct. If it is incorrect, you'll need to edit their details.

The worker can't access the automated telephone opt out system

The worker will receive a message advising them why there has been a problem but if they can't remember what it said, follow these steps:

1. Check that the worker's date of birth you hold is correct. If it is incorrect, update their details.

2. Check they entered the correct access code. You can find their access code on their communications. Click their name then **View document history** to download the communications.

3. Is their opt out period closed? If the option to opt the worker out isn't available in Workforce, this means that it's too late and they cannot opt out.

   - If they have tried to opt out too late, they can leave the scheme. We can't refund any contributions already collected but they can be transferred to another pension plan now or in the future.

There is no option for the worker to opt out online

If the worker has logged in to online service but opting out is not mentioned on the worker homepage then this means the opt out period has ended.

There is no option to opt the worker out in Workforce

If the option to opt the worker out isn't available in Workforce, it means that the opt out period has ended. The worker can leave the scheme but any contributions already collected cannot be refunded. They can be transferred to another pension arrangement now or in the future.

The opt out period has not started

The worker cannot opt out before their opt out period starts. If they're opting out online, they will need to log back in during their opt out period. They'll see a message after they log in giving them details of their opt out period. If you're opting them out, you'll need to return and complete the task during their opt out period.

Communications

We will produce various joining communications (referred to as documents on the system) for your workers.

At scheme implementation stage we'll agree a default method for issuing them. This will be one of:

Royal London - post to worker

We'll post the joining communications to the worker's home address.

Royal London – post or email to worker (our preferred method)

We'll email the joining communications to the worker's work email address. If no work email is supplied, we'll email their personal email if this has been provided. If no email address is supplied, we'll post the joining communications to the worker's home address instead. Emails are encrypted due to personal information contained within them. We may use your workers' work and/or personal email addresses for further communications, for example our member newsletter.

Royal London - post to administrator

We'll post the joining communications to you.

Administrator - download and issue

You can download the joining communications and print them for issue to the worker.

When communications will be issued

The following table details each communication and when it will be issued.

What's issued	Criteria	Who receives this?	Main content
General Notice A	The scheme has postponed assessment and active members.	Issued to all active members of the scheme.	We've postponed assessment and: • We'll assess you at the end of postponement period and let you know what you need to do next.
General Notice B	The scheme has postponed assessment and no active members	Issued to all new workers added to the system.	We've postponed assessment and: • We'll assess you at the end of postponement period and let you know what you need to do next. • You can opt in via a signed letter or email to employer.
Tailored postponement notice	The worker is an eligible jobholder but auto enrolment is postponed.	Any worker who is not already in the scheme and is an eligible jobholder.	We've postponed assessment and: • You will be auto enrolled into our pension plan on [date] (the end of the postponement period) Your monthly contributions will be £xxxxx. • You can opt in early via a signed letter or email to employer. • Note: An eligible jobholder joining pack will then be issued at end of the postponement period.

What's issued	Criteria	Who receives this?	Main content
Eligible jobholder joining notice and pack	The worker is an eligible jobholder. Any postponement period has ended.	Any worker who is not already in the scheme and who is an eligible jobholder.	Pack contains: • Joining notice with the following information: • You will be auto enrolled into the pension scheme. Your monthly contributions will be £xxxxx. • Opt out options (telephone, online, signed letter or email to employer) • Access code for online services and the telephone opt out service • Key features. • Illustration. • Note: If your scheme has phasing, matching, tiering or salary sacrifice, the joining notice will also give details of that.
Non-eligible jobholder joining notice	First assessment as a non-eligible jobholder	Any worker assessed as a non- eligible jobholder	We're giving you the chance to join our pension plan. • If you do elect to join, your monthly contributions will be £xxxxx. • You can opt in online or via a signed letter or email to employer. • Access code for online service.

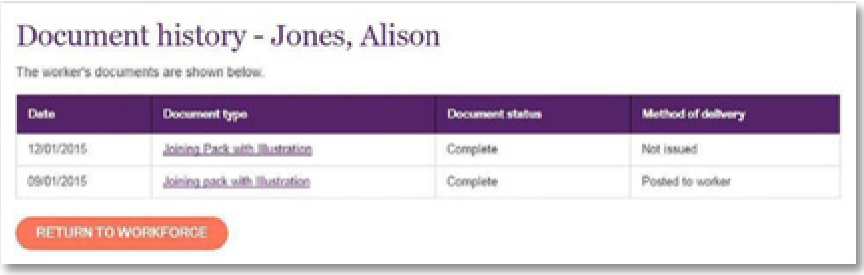
What's issued	Criteria	Who receives this?	Main content
Entitled worker joining notice	First assessment as an entitled worker	Any worker assessed as an entitled worker.	We're giving you the chance to join our pension plan. • If you do elect to join, your monthly contributions will be £xxxxx. • You can opt in online or via a signed letter or email to employer. • Access code for online service.
Active member letter	The worker is an active member of a qualifying scheme.	Worker is already an active member in scheme/category.	You're already in the auto enrolment scheme, you can pay more in if you wish. • Note: this will only be sent out to workers who are active workers in a Royal London scheme. If your workers are in another company's scheme, you can download a template letter to send to them.

View document history

The worker's document history can be viewed by going into Workforce and selecting their name then View document history.

You'll see a list of communications that have been produced for the worker in date order. Download these by clicking on the link.

We'll always send one copy of each pack. If a worker's details change and a subsequent pack needs to be issued, you can download it from this page.



- In this example the first joining pack was posted to the worker.
- The second joining pack was not but can be downloaded here by clicking the link.
- The Method of delivery column shows whether we have issued the communications, it doesn't record if you have downloaded it.

Communications will normally be available by the next working day or earlier. While they are being produced, they will be marked as Pending. In exceptional circumstances, it may take longer to produce a pack.

Leavers

When workers leave your employment, die or decide to stop making pension contributions you need to let us know.

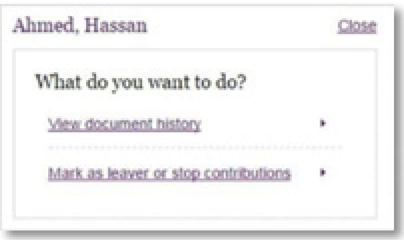
- We need to know about all workers who have left your employment or died whether they are in the pension scheme or not. If they are not in the pension scheme, we'll stop monitoring them for auto enrolment.
- You should also tell us about any active planholders who have decided to cease active membership of the pension scheme and stop making pension contributions but who haven't left your employment. They may be reassessed and re-enrolled at your re-enrolment date.
- You can only tell us about leavers **after** their leaving date.
- If a worker who has been marked as left employment rejoins your company, you can tell us by adding them as a new worker. We'll restart their pension plan if appropriate. Contact us if a worker who has stopped contributions wishes to restart them.
- You can tell us about leavers individually or by importing their details in a CSV file.

Tell us about leavers individually

You can tell us about leavers or workers who have chosen to stop pension contributions from the Workforce screen

1. Click the Workforce tab in the top menu.

2. Click the worker's name. You'll see the options available for that worker.



3. Click **Mark as leaver or stop contributions**.

4. Select the reason: **Chosen to stop contributions; Left employment;** or **Death**.

We'll only show reasons that apply to the particular worker. This should be the date the worker left employment, stopped contributing or died. If the worker is not currently contributing to the pension scheme, **Chosen to stop contributions** will not appear.

5. Enter the effective date. The date must not be:

- Earlier than the worker's company start date
- In the future.

6. Click **Save** to save the change to the worker's record.

7. You'll then be taken to the Workforce screen where you'll see their status has been updated.

You should note it may take several days for us to apply this change across all our systems.

Once a worker has left the scheme and moved into continuation, they will no longer be visible on your dashboard.

Tell us about leavers by importing a file

You can also tell us about leavers in bulk by importing their details in a CSV file.

Click the Leavers tab in the top menu. This will take you through to the Import file screen.

See import data on page 11 for more information about importing a file.

What information should I include in my CSV file?

You should tell us about all workers who have left your employment or died, and any active planholders who have decided to stop making pension contributions.

The following fields are mandatory for Leavers.

- First name
- Last name
- Leaver reason
  This must be one of the following reasons. These must be typed as below, no other wording will be accepted.
  - Stop Contributions
  - Left Employment
  - Death
- Leaver date

See our data guide (**employer.royallondon.com/cedataguide**) for more information about the mandatory fields.

So we can identify the worker you should also supply at least one of:

- National Insurance (NI) number
  If you used temporary NI numbers when adding new workers, and any of these have changed since the workers were added, you should update the worker details to show the updated NI number before importing your file.
- Date of birth
- Payroll reference number

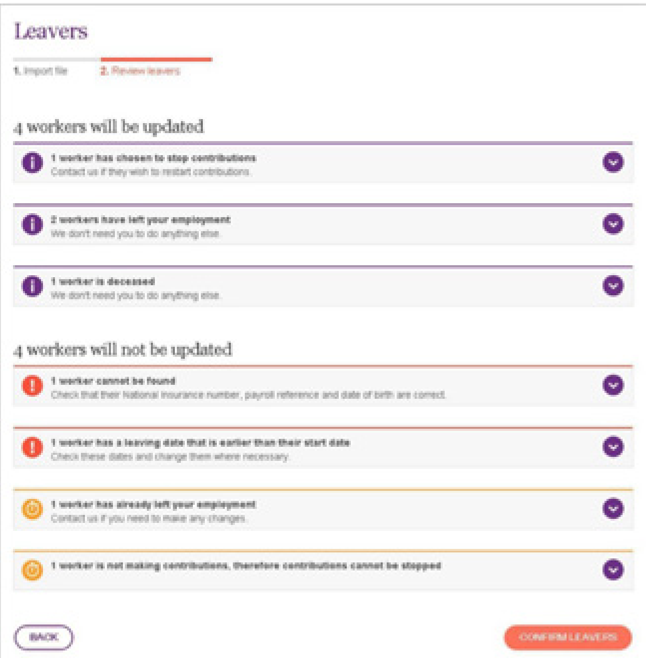
Example leavers file

A	B	C	D	E	F	G
First name	Last name	Date of birth	National Insurance number	Payroll reference	Leaver date	Leaver reason
Sylvia	Hughes	05/02/1983	AB123472C	8042F	23/03/2014	Left employment

Click **Continue** to proceed to the **Review leavers** screen.

Review leavers

This screen summarises the information you've imported and highlights any queries.



Click on the arrow next to each heading to expand it and see the workers affected.

If you leave this screen to make any changes, we will save everything here. When you return to Leavers by clicking the tab you'll be taken straight into this screen.

Workers who will be updated

At the top you'll see the workers who will be updated.

- You don't need to take any further action for workers who have left your employment or are deceased.
- If a non-eligible jobholder or entitled worker who is being regularly assessed has left your employment, we'll remove them from the assessment list. You don't need to provide any earnings details for any previous pay reference period even if they have not yet been assessed for that period.
- We'll re-enrol any eligible jobholders who have chosen to stop contributions at your chosen re-enrolment date (usually 3 years from automatic enrolment start date). We'll also continue to assess any non-eligible jobholders and entitled workers who have opted in then chosen to stop contributions. If they are assessed as eligible jobholders, they will be auto enrolled.
- If any worker who has chosen to stop contributions wishes to restart their pension plan at any time, you should contact us using the **Contact us** link at the top right of the screen and we'll arrange this.

Workers who won't be updated

If we can't update a worker's record we'll list them here.

Workers who can't be found

- We use NI number, payroll reference or date of birth to identify the worker on the system. As long as one of these is provided and matches what we hold on our records, we'll be able to find the worker.
- If the information is provided but is incorrect, the worker won't be found. You should check the details we hold for the worker on the Workforce screen and make sure that the information on your CSV file matches this.

Workers with a leaving date earlier than their start date

- Check that you have provided the correct leaving date on your CSV file and update it if not.
- If we hold the wrong start date for this worker, contact us via the Contact us link at the top of the screen, and we'll update the start date before you process the leaver.

Workers who have already left

You've already notified us that these workers have left your employment. If you need to change their leaving date, you should contact us.

Workers who are not making contributions

If you've asked us to stop contributions for any workers who are not active planholders, you will see this message. If they have left employment, change your CSV file and re- import it.

Updating your leavers file

To update the results, edit your original CSV file. To import the updated file:

1. Click the **Back** button on the Review leavers screen. This will take you back to Import file.

2. Click **Delete all files** to remove the previously imported file(s).

3. Import your updated file.

Confirmation

When you're satisfied that all the leavers are correct, click **Confirm leavers**. You'll see a confirmation screen.

The workers' records won't be updated until you've done this.

We'll update each worker's status immediately in our online service for auto enrolment. However, if any of the workers are planholders, you should be aware that our other systems don't update immediately. It may take several days before you see the changes on our other system.

Assess workers

You must regularly assess workers to identify those workers who need to be auto enrolled into the scheme.

When should I assess my workers?

1. You must perform this assessment for every pay reference period. If you have any categories with a weekly pay reference period, this means this will be a weekly task.

2. You should complete this task after the pay cut-off date for that pay reference period, when you know how much the worker will be paid.

What information do I need to provide?

You should tell us the earnings in the relevant pay reference period for all workers who require assessment.

- For workers who have been contractually enrolled, we'll use this information to determine if the worker needs to be assessed for auto enrolment in the event of their active membership ceasing.
- For workers who are being assessed for auto enrolment, we'll use this information along with the worker's age to see if the worker should be auto enrolled into the pension scheme.

Assess workers: Select pay reference period

Before carrying out the assessment, you must select the pay reference period you wish to assess.

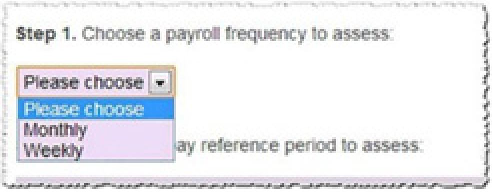
Select pay reference period

Before carrying out the assessment, you must select the pay reference period you wish to assess.

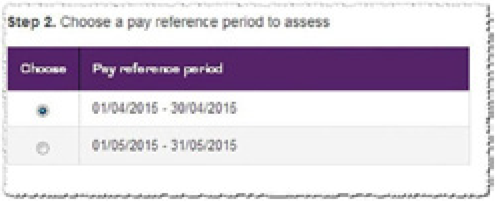
Choose the frequency to assess

1. You will only see this option if you have more than one pay reference period frequency, the example below shows an employer who pays some workers weekly and others monthly.

2. Select the relevant frequency from the drop-down menu to assess. You can come back and assess other frequencies after you've finished this one.



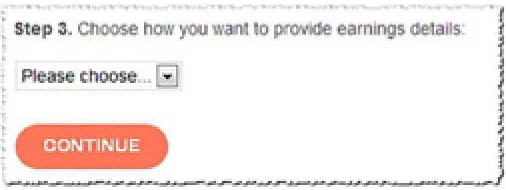
Choose a pay reference period



If you only have one payroll frequency this will be step 1.

- Choose the period you wish to assess. If you skip a pay reference period, you won't be able to go back and reassess it later.
- If there are no workers to be assessed in a pay reference period, you will not be able to select it and a message will appear to tell you. You do not need to take any further action for that period.

Choose how you'll provide earnings details



If you only have one payroll frequency this will be step 2.

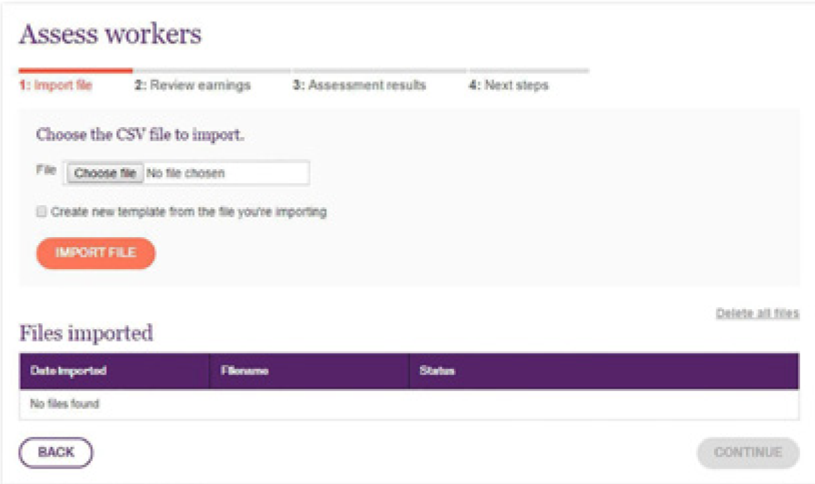
- You can import a CSV file or add the information required manually. We recommend that you import the data to reduce the risk of typing mistakes which could affect the assessment.
- Make your selection and click **Continue** to proceed.

Assess workers: Import file

On clicking **Assess workers**, a message will be displayed to confirm that Royal London only accept new applications for customers that are habitually resident in the UK.

Import file

Import your workers' details in a CSV file.



What information should I include in my CSV file?

You need to supply us with the earnings payable in the relevant pay reference period for all workers who require assessment. We will use this information and look at their age to see if the worker should be auto enrolled into the pension scheme.

The mandatory fields are:

- Title
- First name
- Last name
- National Insurance number
- Earnings payable in pay reference period

For more in-depth detail about the information you should provide in your CSV file, download our data guide from **employer.royallondon.com/cedataguide**.

How to import a file

See import data on page 11 for information about importing a file.

How do I know which workers to include in the file?

1. The easiest way is to import a file with details of the earnings payable in the pay reference period for all workers.

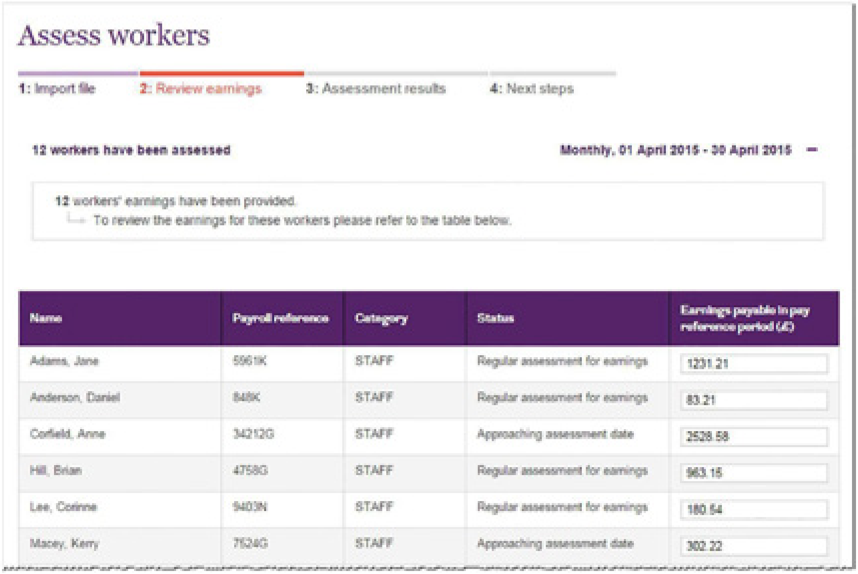
2. The system will identify the workers details required for assessment and ignore the rest.

3. Any new workers in the file will not be added, you should go to Add Workers and import them there before you assess workers.

Review earnings

The next step is to check the earnings you've imported.

After you have imported the file, you'll see this screen:



Assess workers

1: Import file 2: Review earnings 3: Assessment results 4: Next steps

12 workers have been assessed

Monthly, 01 April 2015 - 30 April 2015

12 workers' earnings have been provided.
To review the earnings for these workers please refer to the table below.

Name	Payroll reference	Category	Status	Earnings payable in pay reference period (£)
Adams, Jane	5961K	STAFF	Regular assessment for earnings	1231.21
Anderson, Daniel	848K	STAFF	Regular assessment for earnings	83.21
Corfield, Anne	34212G	STAFF	Approaching assessment date	2528.58
Hill, Brian	4758G	STAFF	Regular assessment for earnings	963.15
Lee, Corinne	9403N	STAFF	Regular assessment for earnings	180.54
Macey, Kerry	7524G	STAFF	Approaching assessment date	302.22

It includes the earnings information pulled through from the CSV file.

- Workers being assessed for the first time after postponement have a status of **Approaching assessment date**.
- Workers who are not eligible jobholders and are not in the scheme have a status of **Regular assessment for earnings**.

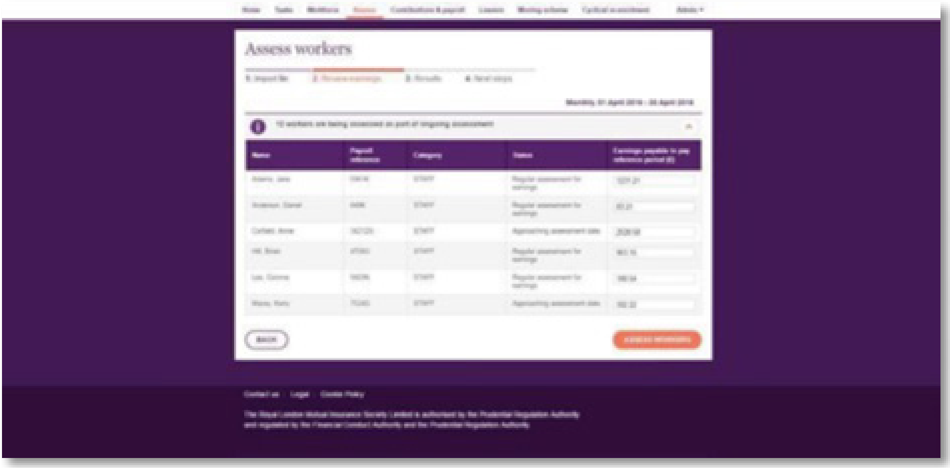
Missing earnings

1. Any workers with missing earnings are highlighted. Add these now if you have them.
2. If earnings do not need to be supplied for this worker (because, for example, they have left employment with you), enter a zero in the earnings field. If you leave their earnings blank, the worker will have a status of **Missing earnings** and you'll be required to go back and supply earnings.

Click **Assess workers** to continue.

Input earnings

If you decide to input the workers' earnings rather than importing a file, you'll see a list of workers with a blank field for their earnings.



1. Add each worker's earnings payable in the pay reference period.

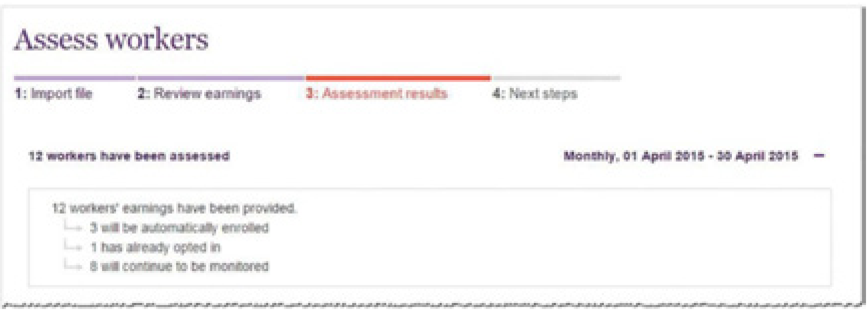
2. If you don't have earnings details for any of the workers, leave them blank. The worker will have a status of **Missing earnings**. If you're satisfied that earnings do not need to be supplied for this worker (because, for example, they have left employment with you), enter a zero in the earnings field.

Click **Assess workers** to continue.

Results

Whether you've imported a file or entered the earnings details manually, you will then see the assessment results.

The results are summarised at the top.



Then you'll see the workers, their types and the next actions.

Name	Payroll reference	Category	Type	Action
Adams, Jane	5961K	STAFF	Eligible jobholder	Already opted in
Anderson, Daniel	843K	STAFF	Entitled worker	Will be monitored
Corfield, Anne	34212G	STAFF	Eligible jobholder	Will be automatically enrolled
Hill, Brian	4758G	STAFF	Non eligible jobholder	Will be monitored
Lee, Corinne	9403N	STAFF	Entitled worker	Will be monitored
Macey, Kerry	7524G	STAFF	Entitled worker	Will be monitored
Moore, Lucie	9862F	STAFF	Entitled worker	Will be monitored
Penston, Stuart	3102C	STAFF	Eligible jobholder	Will be automatically enrolled
Poulter, Sharon	2503C	STAFF	Non eligible jobholder	Will be monitored
Taylor, Hossie	4464M	STAFF	Entitled worker	Will be monitored
Warman, Jackie	501C	STAFF	Entitled worker	Will be monitored
Williams, Gina	559X	MANAGERS	Eligible jobholder	Will be automatically enrolled

Worker types and actions

The worker types are as follows:

Type	Action
Non-eligible jobholder or entitled worker (including opt ins)	Will be monitored.
Eligible jobholder	Will be automatically enrolled.
Eligible jobholder	Will be assessed at postponement date.
Eligible jobholder	Already opted in
Eligible jobholder	Already in another qualifying scheme.
Missing earnings	Provide missing details.

Will be monitored

1. If a worker is assessed as a **Non-eligible jobholder** or **Entitled worker,** they will not be auto enrolled, so there are no additional duties for the employer

2. You have a duty to reassess these workers at each subsequent pay reference period but have no additional duties at this point.

Will be automatically enrolled

1. If the worker meets the auto enrolment minimum requirements, they will be auto enrolled into the pension scheme.

2. We'll create a payroll update and a task to remind you to make the necessary changes to your payroll and contribution schedule.

3. Once the worker has been assessed as an eligible jobholder, their communications will be issued.

Will be assessed at postponement date

1. This applies if the scheme has a postponement rule that comes into effect once any non-eligible jobholder or entitled worker becomes an eligible jobholder.

2. All the workers who have been assessed as eligible jobholders will have an action of **Assessed at postponement date**.

3. You have no duties at this stage. The worker will be re-assessed at the end of the postponement period. If they are still an eligible jobholder, they will be automatically enrolled receive their communications.

4. Workers who have been postponed will not appear on the assessment list until the end of their postponement period.

Provide missing details

1. If the action is '**Provide missing details**', click **Back** and enter the missing earnings.

2. If you can't do this, you can continue and assess the rest of your workers. This worker will have a status of '**Missing earnings**'. The pay reference period to be assessed will stay open until the missing information is updated.

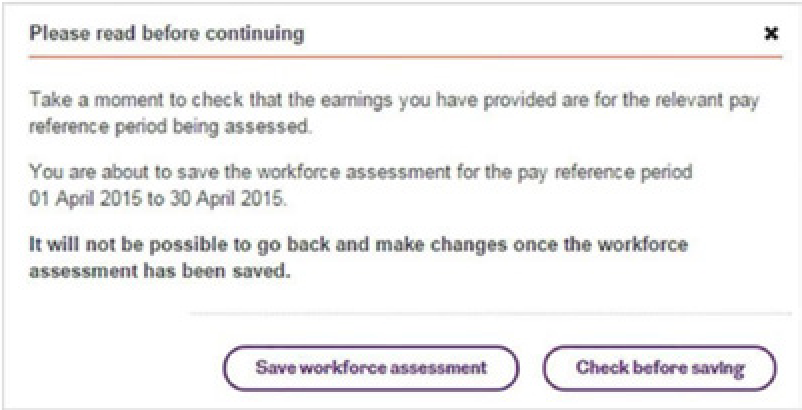
3. If the worker has left employment with you:

   - Check you have notified us via Leavers.
   - Click **Back** and enter a zero in the earnings field. Sometimes there may be an overlap between you telling us about someone who has left and their record on our system being updated. We will update their status to '**Leaver**' and they will not appear in future assessments.

Save and continue

- Once you click the **Save and continue button**, the information provided will be saved to the system, communications will be produced and this assessment window will close. It will not be possible to re-import a CSV file for this same period unless there are missing earnings to provide.

You'll see a warning asking you to confirm that the earnings you have provided are correct for the pay reference period you have selected.



- If you are not sure, click the **Check before saving** button to go back, otherwise click **Save workforce assessment**.

Next steps

This screen summarises the next tasks for the workers.

Workers with tasks table

4 workers with tasks

Name	Date of birth	Category	Type	Task
Corfield, Anne	03/11/1985	STAFF	Eligible jobholder	Documents will be issued
Macey, Kerry	28/10/1958	STAFF	Entitled worker	Documents will be issued
Penston, Stuart	07/03/1962	STAFF	Eligible jobholder	Documents will be issued
Williams, Gina	01/10/1964	MANAGERS	Eligible jobholder	Documents will be issued

This table shows workers you have duties for. It includes:

- Workers who will be auto enrolled.
- Workers newly assessed as entitled workers or non-eligible jobholders. You must send communications to them.
- Workers with missing details.

You should now update your payroll to ensure that contributions are made for workers who have been auto enrolled.

Click **Update payroll** at the bottom of the screen go to the payroll updates screen. See our guide on updating your payroll for more information. See payroll updates on page 101 for more information.

Workers without tasks table

8 workers without tasks

Name	Date of birth	Category	Type
Adams, Jane	12/03/1989	STAFF	Eligible jobholder
Anderson, Daniel	25/11/1969	STAFF	Entitled worker
Hill, Brian	01/12/1942	STAFF	Non eligible jobholder
Lee, Corinne	16/05/1976	STAFF	Entitled worker
Moore, Lucie	12/12/1990	STAFF	Entitled worker
Poulter, Sharon	24/07/1990	STAFF	Non eligible jobholder
Taylor, Hassie	01/06/1948	STAFF	Entitled worker
Warman, Jackie	20/01/1980	STAFF	Entitled worker

These workers have been assessed but you do not need to do anything else for them at this point until their next assessment date.

Payroll updates

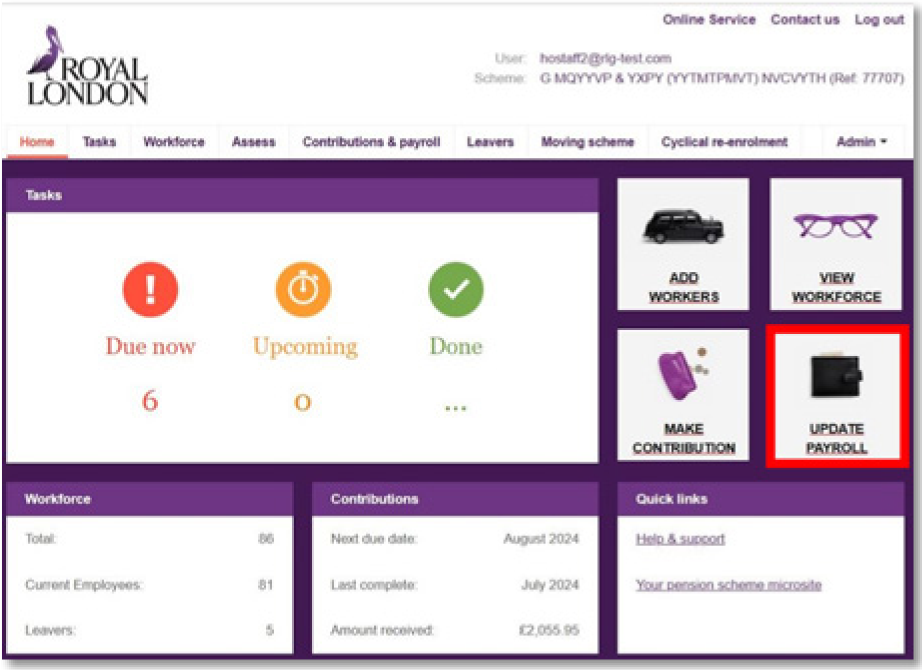
You should update your payroll to ensure that the correct pension contributions are deducted from workers' salaries.

When should I update my payroll?

Update your payroll after you've assessed your workers and before making your next pension contribution.

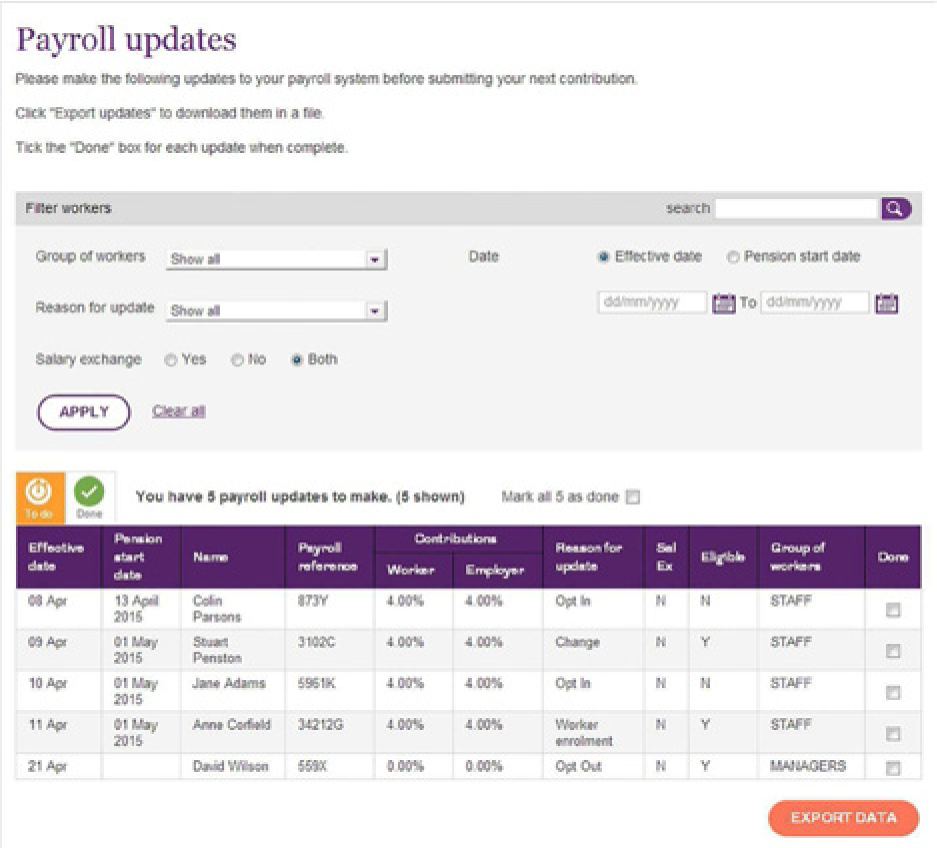
How do I know what updates to make?

1. Click the **Update payroll** button on the Dashboard.



Alternatively click **Contributions & payroll** in the top menu and then **View payroll updates**.

2. You'll then be presented with this screen which summarises all the updates you need to make.



Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
08 Apr	13 April 2015	Colin Parsons	873Y	4.00%	4.00%	Opt In	N	N	STAFF	
09 Apr	01 May 2015	Stuart Penston	3102C	4.00%	4.00%	Change	N	Y	STAFF	
10 Apr	01 May 2015	Jane Adams	5961K	4.00%	4.00%	Opt In	N	N	STAFF	
11 Apr	01 May 2015	Anne Corfield	34212G	4.00%	4.00%	Worker enrolment	N	Y	STAFF	
21 Apr		David Wilson	559X	0.00%	0.00%	Opt Out	N	Y	MANAGERS	

3. Click **Export data** to export the data as a CSV file for import into your payroll system.

Types of payroll updates

Payroll updates will be created for four different scenarios.

Reason for payroll update	What generated this?	When will the update be displayed?
Opt in	Worker has opted in to the pension scheme.	Straight away – although opt in is always effective from the start of the next pay reference period.
Opt out	Worker has opted out of the pension scheme.	Straight away.
Auto enrolment	The worker has been assessed as an eligible jobholder at add worker stage, through an edit, or at assessment	Straight away if the worker is in a category which does not have postponement of auto enrolment. If the worker is assessed as eligible and auto enrolment is postponed, the update will be displayed at the end of the postponement period.
Change	Any time an edit is made that affects payroll.	Straight away.

The payroll update screen and CSV file will show all payroll updates required, including those with a pension start date in the future.

Opt ins

When a worker opts in, in a payroll update will be created.

- The pension start date will usually be the beginning of the next pay reference period.

This may not always be the case as you can change the pension start date when entering the opt in. Example 1

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
10 Apr	01 May 2015	Jane Adams	5961K	4.00%	4.00%	Opt In	N	N	STAFF	

- In this example, the opt in was entered with an effective date of 10 April and the pension start date is the start of the next pay reference period, 1 May.
- The employer does not need to make a contribution in April for this worker.

Example 2

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
8 Apr	13 April 2015	Colin Parsons	873Y	4.00%	4.00%	Opt In	N	N	STAFF	☐

- In this example, the worker is paid weekly with a pay reference period that runs from the Monday – Sunday.
- The opt in effective date is Wednesday 8 April so the pension start date is the start of the next pay reference period, Monday 13 April.
- The employer therefore has to make a contribution in April for them.

Employer duties

As this worker has opted in, you have a duty to update your payroll to ensure that the correct worker and employer contributions are made from the pension start date.

Impact

You must make contributions for workers who opt in. The worker's auto enrolment plan will not be activated until the first contribution is received.

Opt outs

When a worker opts out, a payroll update is created.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
21 Apr		David Wilson	559X	0.00%	0.00%	Opt Out	N	Y	MANAGERS	☐

- As the worker has opted out, no further contributions are due.
- You must update your payroll and refund any previously deducted contributions to the worker.
- Your contribution schedule should also be updated to remove this worker. If this worker is included on your contribution schedule, we will not accept their contributions.

Employer duties

You must:

- Update your payroll to ensure that no further contributions are made for this worker.
- Refund any contributions already deducted from the worker.

Impact

Failure to update your payroll will result in contributions being deducted from a worker who has expressed their right to opt out of the scheme. We will not accept these contributions, but it could create extra work for you arranging for refunds to be processed.

Worker enrolment

- As soon as a worker meets the auto enrolment age and earnings limits, they will be auto enrolled into the pension scheme.
- The worker will show on the payroll update list with a reason for update as **Worker enrolment**. You can see their pension start date and the expected level of contributions.

When will worker enrolment updates appear?

- If the scheme is using postponement of assessment or postponement of auto enrolment on an actual basis the workers will not be added to the list of payroll updates until the end of the postponement period.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
11 Apr	01 May 2015	Anne Corfield	34212G	4.00%	4.00%	Worker enrolment	N	Y	STAFF	☐

- If the scheme uses postponement of auto enrolment and estimation, an update will be created immediately but the date will be the worker's enrolment date.

Employer duties

You must:

- Update your payroll to ensure that the correct worker and employer deductions are made.
- Update your contributions file to include this worker.

Impact

You must make contributions for a worker who has been auto enrolled. The worker's auto enrolment plan will not be activated until the first contribution is received. Failure to do this could result in enforcement action from The Pensions Regulator.

Changes

- If the worker's contributions have changed, the **Reason for update** as will be listed in payroll updates as **Change**.
- All relevant changes will be shown on the payroll updates list for information,
- In most cases, because you've told us about the change, you'll already have updated your payroll. You won't have action to take on these.
- If you do need to update your payroll and you can't import the payroll update file directly into your payroll system, we recommend that you manually check your records to find out what the change is.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
09 Apr	01 May 2015	Stuart Penston	3102C	4.00%	4.00%	Change	N	Y	STAFF	☐

The following would create a **Change** status:

- Change to the company start date.
- Change to the worker's annual salary.
- Change to their earnings payable in the pay reference period.
- Change to their contribution levels.
- Change of category.

Employer duties

You must:

- Update your payroll to ensure that the correct worker and employer deductions are made.
- Update your contributions file to ensure any changes for this worker are included.

Impact

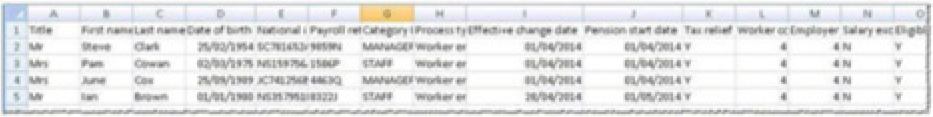
You must make the correct level of contributions for your worker. If the contributions are not high enough to meet minimum certification levels then this could result in enforcement action from The Pensions Regulator.

Exporting the updates

We recommend you make payroll updates by importing the data in a CSV file directly into your payroll system rather than making the changes manually.

1. To obtain the data in a CSV file, click the **Export data** button.

2. This is the file you'll see. There are more fields than shown on the Payroll updates screen.

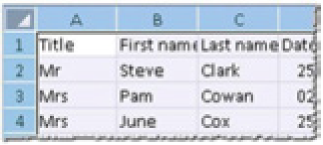


Add filters to the payroll updates file

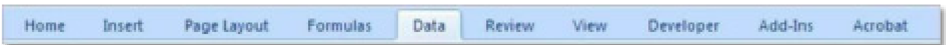
It may help you to identify the payroll updates required for this pay reference period by adding filters to the file you have exported.

This can be done in Microsoft Excel as follows:

1. Click on the field in between the A and 1 on the spreadsheet – This will highlight the entire file.



2. Select "Data" from the menu bar along the top of the screen



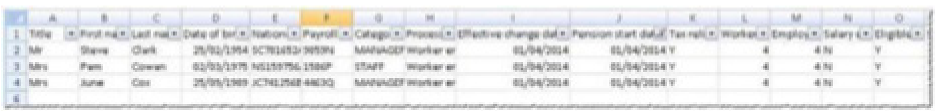
3. Click on the Filter icon, this will add filters to the columns

4. You'll see an arrow next to each of the column headings

5. To display the actions required for this pay reference period, click the arrow next to the **Pension start date** heading.

6. Select the date of this pay reference period and **(Blanks)** to display all payroll updates required for this pay reference period. You must select the **(Blanks)** option to capture opt outs, as these have a blank start date.

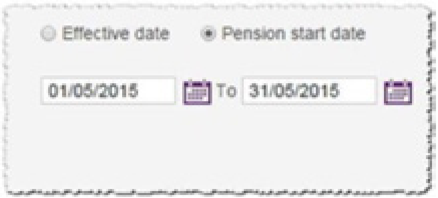
7. The updates will then be filtered. In this example, the worker with a pension start date in May is not shown.



Marking payroll updates as ‘done’

Once you have made the necessary changes, you should go back to the payroll update screen and mark completed updates as done.

- Tick individual updates to mark them as done.
- Tick the ‘**Mark all (number) as done**’ box to update the status of all payroll updates to ‘done’.
- If there are a variety of pay reference periods shown, use the date filters at the top of the screen to select the updates for the pay reference period(s) that have been completed. You can then mark them as done by ticking the **Mark all as done** box.



Updates marked as ‘ done’ in error

If you have marked a payroll update as done by mistake, this can easily be corrected.

1. Click the **Done** tab at the top of the screen. You’ll see the list of updates marked as ‘done’.

2. Clear any filters.

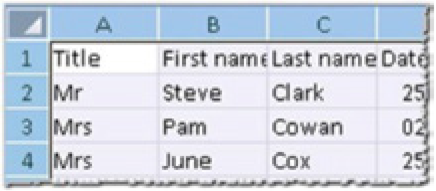
3. Find the update that should not have been marked as done and un-tick the **Done** box. This will move the payroll update back to the **To Do** list.

Mark tasks as done

- As well as a payroll update, opt ins and opt outs generate a task to remind you that you need to update your payroll.
- Marking a payroll update as ‘done’ does not update the task; you’ll also need to go into Tasks to mark the task as ‘done’.

This can be done in Microsoft Excel as follows:

- Click on the field in between the A and 1 on the spreadsheet – This will highlight the entire file.

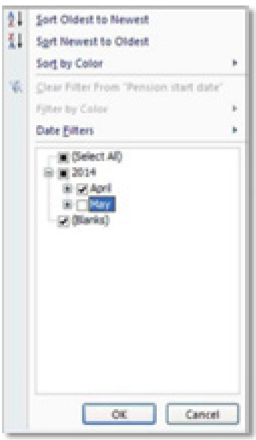


- Select "Data" from the menu bar along the top of the screen

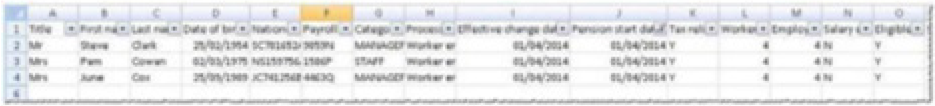
- Click on the Filter icon, this will add filters to the columns

- You'll see an arrow next to each of the column headings

- To display the actions required for this pay reference period, click the arrow next to the **Pension start date** heading. Select the date of this pay reference period and **(Blanks)** to display all payroll updates required for this pay reference period. You must select the **(Blanks)** option to capture opt outs, as these have a blank start date.



- The updates will then be filtered and, in this example, the worker with a pension start date in May is not shown.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Title	First na	Last na	Date of bir	Nation	Payroll	Catego	Process	Effective change dat	Pension start dat	Tax rel	Worker	Employ	Salary	Eligible
2	Mr	Steve	Clark	[illegible]	[illegible]	[illegible]	MANAGEF	Worker ar	01/04/2014	01/04/2014	Y	4	4	N	Y
3	Mrs	Pam	Cowan	[illegible]	[illegible]	[illegible]	STAFF	Worker ar	01/04/2014	01/04/2014	Y	4	4	N	Y
4	Mrs	June	Cox	[illegible]	[illegible]	[illegible]	MANAGEF	Worker ar	01/04/2014	01/04/2014	Y	4	4	N	Y
6															

Marking payroll updates as 'done'

Once you have made the necessary changes, you should go back to the payroll update screen and tick all completed updates to mark these as done.

You can check the '**Mark all (number) as done**' box, which will update the status of all payroll updates to 'done'.

Filtering updates

If there are a variety of pay reference periods shown, you can use the filters at the top of the screen to filter the updates.

Updates marked as 'done' in error

If you have marked a payroll update as done by mistake, this can easily be corrected. Click the **Done** tab at the top of the screen.

This will then show you all the updates marked as 'done'. If you have any filters applied, you'll need to clear them first. Find the update that should not have been marked as done and un-tick the **Done** box.

This will then move the payroll update back to the **To Do** list.

Mark tasks as done

As well as a payroll update, opt ins and opt outs generate a task to remind you that you need to update your payroll. Marking a payroll update as 'done' does not update the task; you'll also need to go into Tasks to mark the task as 'done'.

Contributions

It's important that you deduct the correct contributions from your employee's salary. If your scheme is a:

- Group Personal Pension Plan or Group Stakeholder Pension Plan – employee contributions should be deducted net of basic rate tax. For example, if the employee pays £100 then £80 is deducted from their salary and Royal London claim £20 tax relief from HMRC.
- Occupational scheme - employee contributions should be deducted before tax. For example, if the employee pays £100 then £100 is deducted from their salary.

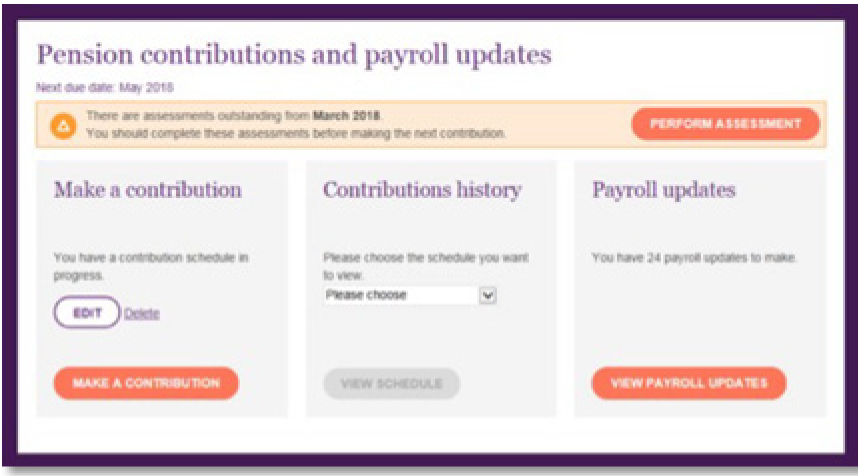
At the end of each contribution period you must process your schedule and make the contribution.

Accessing contributions

Click the **Make contribution** button on the dashboard.

Alternatively go through the **Contributions and payroll** link in the top menu. This takes you through to this screen where you can view your contribution history.

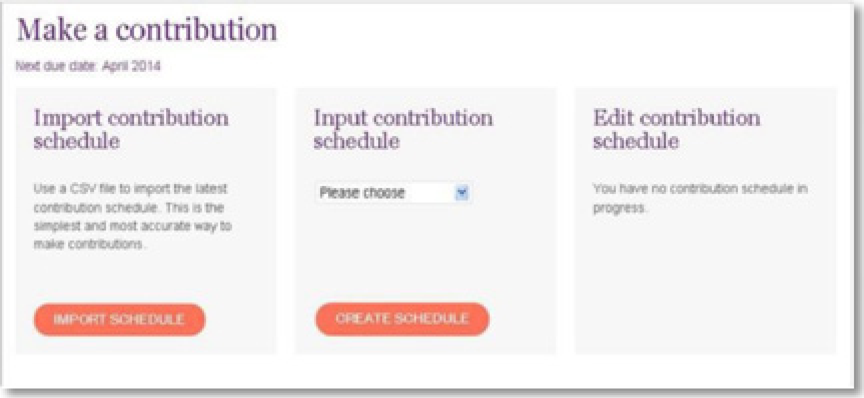
Click **Make a contribution** to continue.



NB – the **Perform Assessment** button is only shown if there are outstanding assessments. We recommend you complete these assessments before your next contribution so that any contributions are applied correctly.

The make a contribution screen

This screen shows you the options available for making a contribution.



You have three options:

1. **Import a schedule as a CSV file**
   This is our recommended option. If a schedule exists and you import another file, it'll overwrite the existing schedule.

2. **Input a schedule**
   You can input a schedule manually. Choose whether to copy a previous schedule or create a new schedule and click **Create schedule**.

3. **Edit an existing schedule**
   If you have created a schedule either by importing a file or manually but have not yet made the contribution, it'll automatically be saved and you will have the option to edit it or delete it.

Import file

We recommend extracting the required data from your payroll system and importing it as a CSV file to avoid the risk of errors.

Click **Import schedule** on the **Make a contribution** screen to do so.

- The following fields are mandatory for Contributions.
- First name
- Last name
- **National Insurance (NI) number**
  This is a key piece of data used to identify the worker in the system. If you used temporary NI numbers when adding new workers, and any of these have changed since, you should edit the worker details to show the updated NI number before importing your schedule.
- **Earnings in current contribution period (£)**
  This data is used to check the worker and employer contribution amounts are as expected.
- Employer contribution (£)
- **Worker contribution (£)**
  If your scheme uses salary exchange, you should usually include the worker contribution with the employer contribution for each worker affected and enter zero for the worker contribution.

See our data guide (employer.royallondon.com/aedataguide) for more information about the mandatory fields.

See Import data on page 11 for more information about importing a file.

If there are problems with the data in your CSV file, you will be given a link to download an error file. For more information about the error file, see page 16.

Click **Continue** to proceed to the **Review contributions** screen.

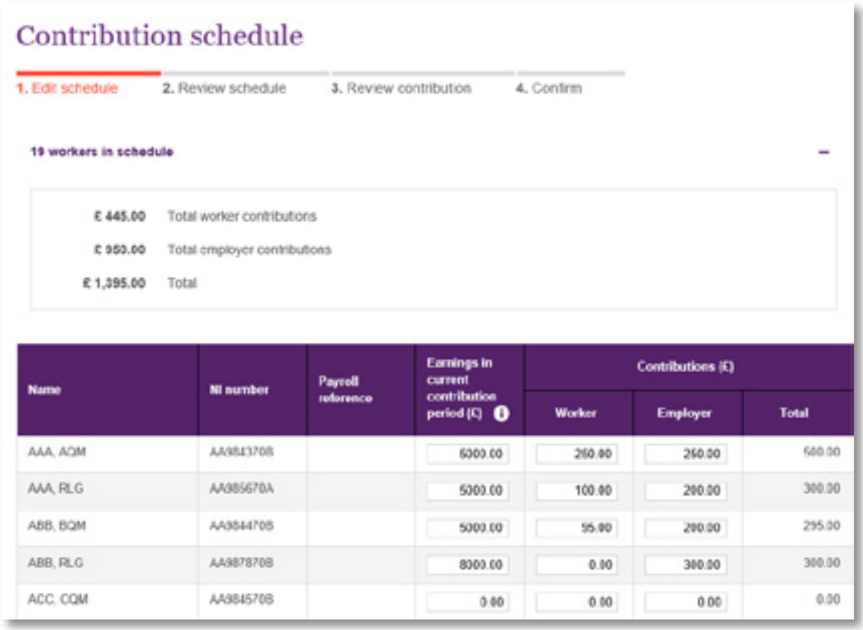
Input/edit schedule

On the Edit Schedule screen you can edit the current contribution schedule.

You can access the screen:

- By clicking the **Edit schedule** button on the Review contributions screen.
- By clicking **Edit schedule** on the Make a contribution screen to access a schedule in progress.

- Choosing to input a schedule manually on the Make a contribution screen.
  - o If you select **Use previous schedule**, we'll enter the contributions based on the last schedule you submitted.
  - o If you select **Create new schedule**, you can enter the contributions manually.



Contribution schedule

1. Edit schedule 2. Review schedule 3. Review contribution 4. Confirm

19 workers in schedule

£ 445.00 Total worker contributions

£ 950.00 Total employer contributions

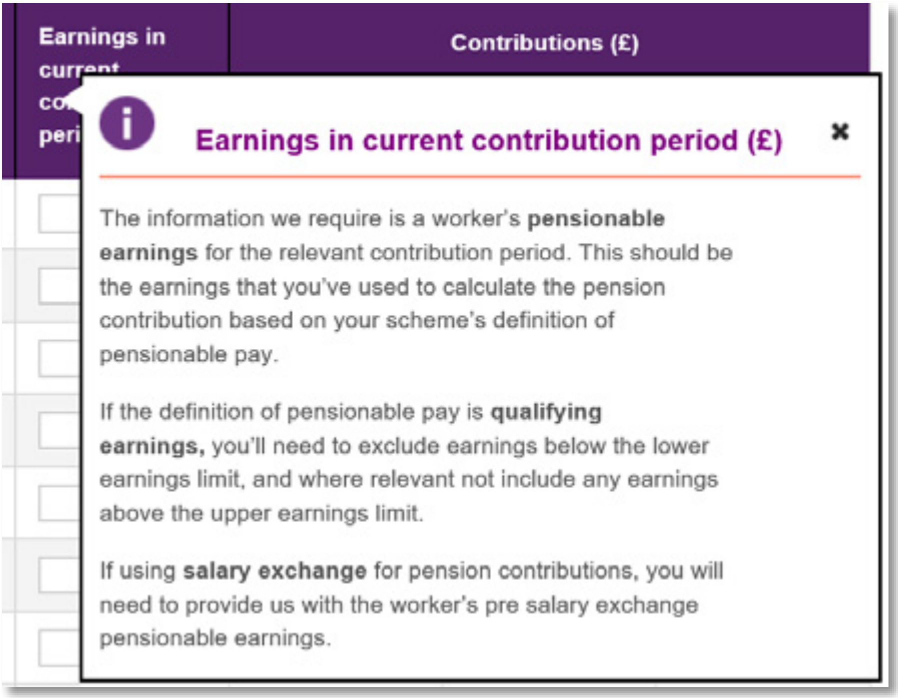
£ 1,395.00 Total

Name	NI number	Payroll reference	Earnings in current contribution period (£)	Contributions (£)		
				Worker	Employer	Total
AAA, AQM	AA984370B		6000.00	250.00	250.00	500.00
AAA, RLG	AA985670A		5000.00	100.00	200.00	300.00
ABB, BQM	AA984470B		5000.00	95.00	200.00	295.00
ABB, RLG	AA987870B		8000.00	0.00	300.00	300.00
ACC, CQM	AA984570B		0.00	0.00	0.00	0.00

On this screen you'll see the entries as they have been entered so far. You can amend:

- Earnings in the current contribution period
- Worker contributions
- Employer contributions

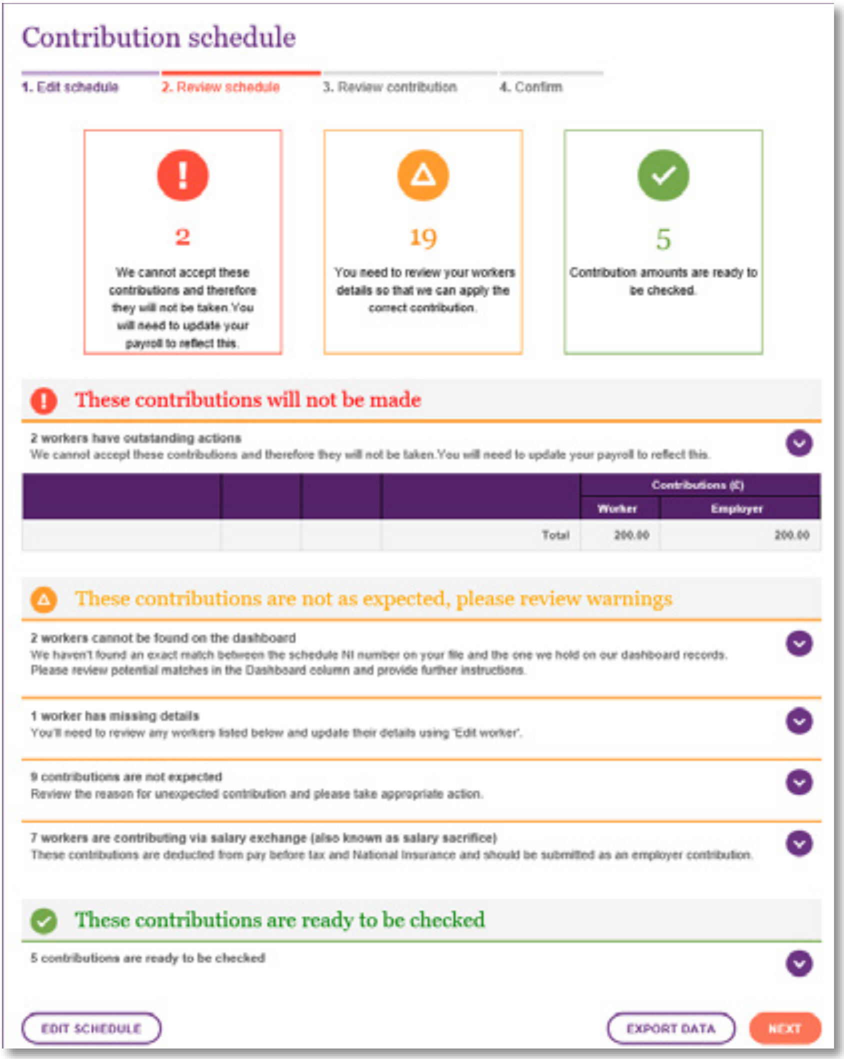
There is also a tooltip (I) on the "Earnings in current contribution period" column header; this provides more information as to the pensionable earnings we require to be entered:



Click Save and continue to save the schedule and continue to the Review contributions screen where we will tell you if there are any queries in your schedule.

Review Schedule

This screen summarises the information you've imported and highlights any queries.



This example screenshot shows all the possible queries, it's unlikely you'll have as many at one time.

- Click the arrow next to each heading to expand it and see the workers affected.
- Click the **Export data** button at the bottom of the screen to export the data as a CSV file.

Correcting errors

Here's how to make changes to resolve the queries.

- Edit your schedule by clicking Edit schedule at the bottom of the screen.
- Update worker details elsewhere in the system if necessary. We'll save your schedule and will update it with the changes you make. To return to Review contributions:
- Go to the Make a contribution screen. Click Edit under Make a contribution.
- Update the data in your CSV file if required. When you've done it, go to the Make a contribution screen, delete the existing schedule and re-import your file.

These contributions are not as expected, please review the warnings

If there are any contributions that are not as expected we will show them here.

You should therefore check any contributions listed under this heading to ensure that they are correct before proceeding.

Contributions that will not be made


These contributions will not be made

4 workers have outstanding actions

We cannot apply these contributions so you'll need to update your payroll to reflect this.

Name	NI number	Payroll reference	Reason	Contributions (£)	
				Worker	Employer
Sars, Sheila	NA324410A	9	Worker does not work in UK	60.00	60.00
Bennett, Katrina	NA293770A	7	Worker has chosen to opt-out	60.00	60.00
Malone, Jeff	NA314310A	10	Worker is over age 75	48.00	60.00
Ross, Mike	NA323779C	6	Worker is under 16 years of age	60.00	60.00
			Total	228.00	240.00

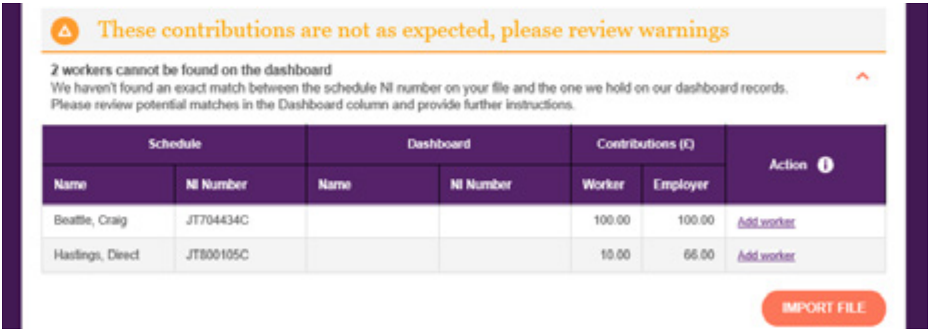
1. To help you meet your employer duties, we won't accept contributions for workers who have opted out, are 31 days past their 75th birthday, are under 16 or who work overseas.

2. The total on your schedule will be reduced by the amount shown.

3. You should refund the worker their contribution.

4. If you have made the contribution via BACS or cheque before submitting the schedule and there are worker(s) who have opted out, contact us to arrange a refund for contributions made for these workers. We recommend you make your contribution via Direct Debit to avoid any mismatches.

Workers who can't be found on the dashboard



- If they're a new worker, add the worker before submitting the schedule to allow the contribution to be collected. Workers can be added individually, using the **Add Worker** link under the action column, or by importing a CSV file, by selecting the **Import Workers** option (For instructions on adding workers please see page 24).
- If any of these workers aren't new workers, it may be that we haven't been able to identify them from the information provided. We use their national insurance number to identify workers and you can select one of three options, using dropdown under the action column, to update this:
- Where we have found a non planholder match (visible under Dashboard column)

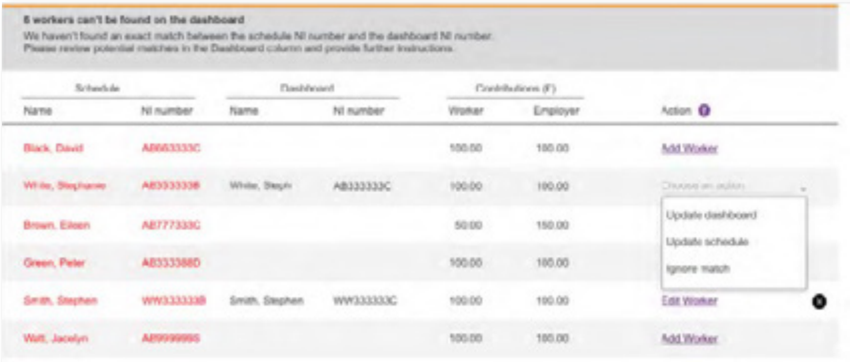
1. **Edit Worker** – Update NI number for existing Dashboard worker, to match NI number on contribution schedule.
2. **Update Schedule** – Amend NI number on contribution schedule
3. **Ignore Match** – This will present an Add Worker link as above

- Where we have found a planholder match

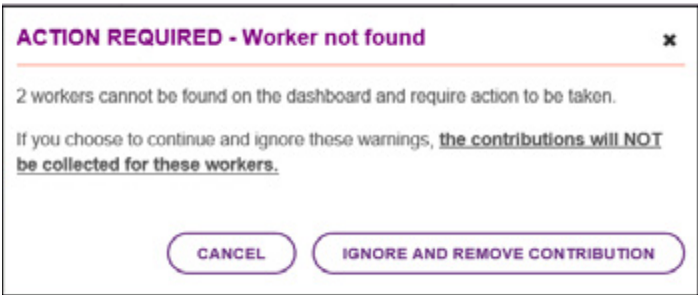
1. **Update Dashboard** – Update NI number, for existing Dashboard worker, to match NI number on contribution schedule.

2. **Update Schedule** – Amend the NI number on contribution schedule

3. **Ignore Match** – This will present an Add Worker link as above



For any actions not taken contributions will not be collected for these workers and you will see the following warning when you proceed with your schedule



Unexpected contributions

9 contributions are not expected
Review the reason for unexpected contribution and please take appropriate action.

Name	NI number	Payroll reference	Contributions (£)		Reason	Action
			Worker	Employer		
MAN, YOUNG	JT999999C		100.00	100.00	First payment is not due until the 01/12/2025	No Action Required
Ncwgvbjd, Yzbzt	JA482907D		100.00	100.00	Worker has left employment	Choose an action
TRFXV, MVVLG	JA232107D		100.00	100.00	Worker has left employment	Choose an action
ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Choose an action
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Choose an action
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Choose an action
PHYJWXZH, WMCV	YR895582C		100.00	100.00	Worker is deceased	No Action Required
YLGGJ, YQGLCZT	NA431727A		100.00	100.00	Worker is deceased	No Action Required
Shaikh, Asifa	AB079551A		100.00	100.00	Worker is part of another qualifying scheme	Choose an action

First payment is not due until [Date]

1. Check the worker's start date is correct. In the example above, the worker has opted in and their first contribution is due on 1st December but this is the November contribution.

2. If the contribution is not due, remove the contribution from the schedule. Do this by:

   - Deleting the schedule and re-importing the file with this worker removed; or
   - Click **Edit schedule** at the bottom of the screen then setting all the worker's contributions to zero.

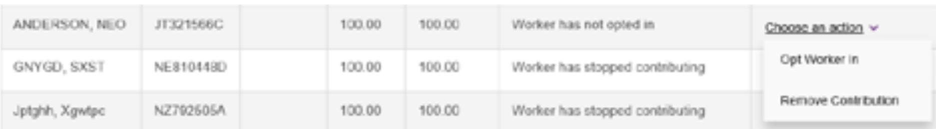
If you've deducted the contribution from the worker's salary you'll need to refund them.

Worker has left employment

Ncwgvbjd, Yzbzt	JA482907D		100.00	100.00	Worker has left employment	Choose an action
TRFXV, MWLG	JA232107D		100.00	100.00	Worker has left employment	
ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	

- You've notified us that this worker has left your employment.
- If they have re-joined, choose the action to add them as a new worker. You must do this before you submit the schedule otherwise, we will not collect this contribution. Once they are added, we'll identify them as a re-joiner, restart their pension plan and allocate the contribution to them.
- Final contribution- choose this action if this contribution represents a final contribution for a worker who has recently left employment
- Remove contribution- choose this action if you want to remove this worker from the schedule for reasons such as work has been included in error.

Worker has not opted in



ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Choose an action
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	
Jptghh, Xgwtpc	NZ792605A		100.00	100.00	Worker has stopped contributing	

We have no record of this worker opting in.

1. If you have received an opt in instruction, click on Opt worker in the action box, this will take you to the Workforce tab to update and Opt the worker in. You must do this before you submit the contribution schedule or we will not collect an amount for this worker.
2. If you haven't received an opt in instruction, check that there isn't a missing details task outstanding for the worker by going to Tasks. If we haven't been able to assess a worker because some of the information we require is missing, they'll appear here.
3. If you submit the schedule before the missing details are provided, we will not take the contribution for the worker.
4. If you have not received an opt in instruction from this worker and they're not a worker with missing details, remove the contribution from the schedule by selecting the Remove contribution from the action drop down.
5. If you've deducted the contribution from the worker's salary you'll need to refund them.

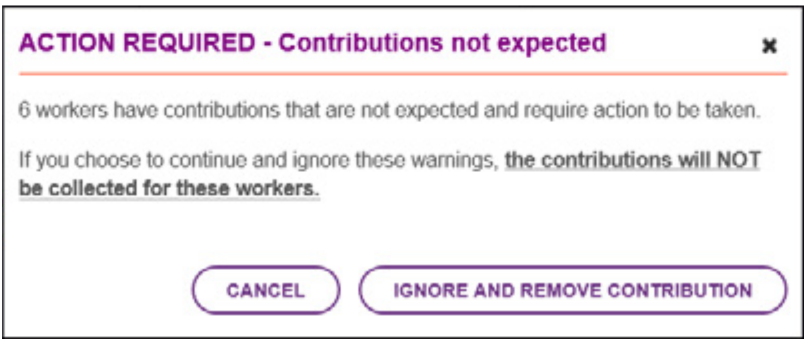
Worker has stopped contributing

- You've notified us that this worker has chosen to stop contributing to their pension plan.
- Restart contributions - select this action if they have decided to start making contributions again this will update the workers records with Royal London
- Final contribution - select this action if this contribution represents the workers final contribution
- Remove contribution - select this action if you wish to remove this contribution from the schedule for reasons such as worker has been included in error.

Worker is in another qualifying pension scheme

You have notified us this worker is part of another qualifying pension scheme. If they have chosen to opt into your pension scheme please choose the action to edit the worker or we will not collect a contribution for this worker.

For any actions not taken contributions will not be collected for these workers and you will see the following warning when you proceed with your schedule.



Workers contributing via Salary Exchange

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

Name	NI number	Payroll reference	Contributions (£)		Action (apply to all)
			Worker	Employer	
AAAAA, ABC	AA456783B		100.00	100.00	Choose an action
ABC, ABC	AA123456A		100.00	100.00	Choose an action
Mflt, Vybktblnb	JS945051D		100.00	100.00	Choose an action
Singh, Minal	AB110821A		100.00	100.00	Choose an action
TEST, TEST	AA343423A		100.00	100.00	Choose an action
Wqcwsjqb, Gwhhx	PC491851D		100.00	100.00	Choose an action
ZSSY, TPHWCDDC	NJ670597B		100.00	100.00	Choose an action

- You should choose an action for all workers that appear under this heading, from the drop down under the action column:

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

Name	NI number	Payroll reference	Contributions (£)		Action (apply to all)
			Worker	Employer	
AAAAA, ABC	AA456783B		100.00	100.00	Choose an action
ABC, ABC	AA123456A		100.00	100.00	Combine with employer contribution
Mflt, Vybktblnb	JS945051D		100.00	100.00	Allow worker contribution
Singh, Minal	AB119821A		100.00	100.00	Switch off salary exchange
TEST, TEST	AA343423A		100.00	100.00	Choose an action
Wqcwsjqb, Gwhhx	PC491851D		100.00	100.00	Choose an action
ZSSY, TPHWCDDC	NJ670597B		100.00	100.00	Choose an action

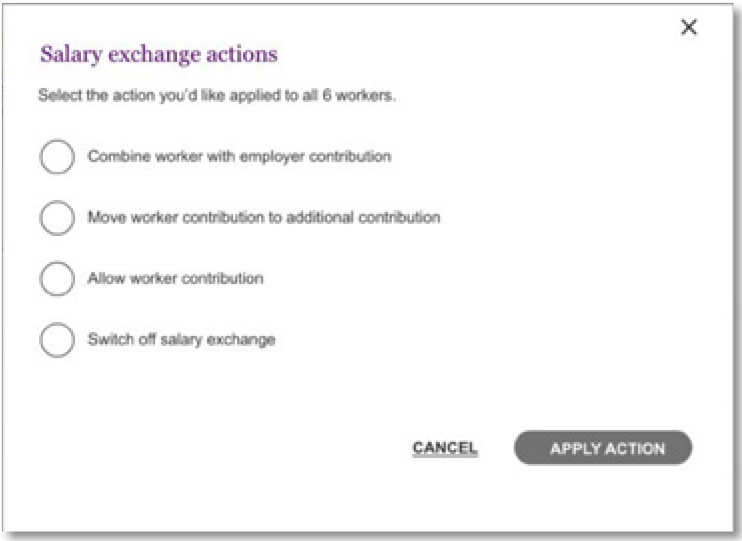
1. **Combine worker contribution with Employer** – Add worker and employer contribution together, worker's contribution will be set to zero.

2. **Allow contribution** – If the actual contributions listed are correct, select this option to leave them as they are. Contact us to apply any salary or contribution rate changes.

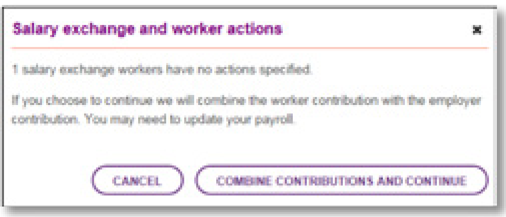
3. **Edit worker/ Switch off Salary Exchange** – Select these options to remove salary exchange for the worker. Contributions will be applied as stated in the schedule.

*4. **Move Contribution to additional** – this is only available for CMP schemes*

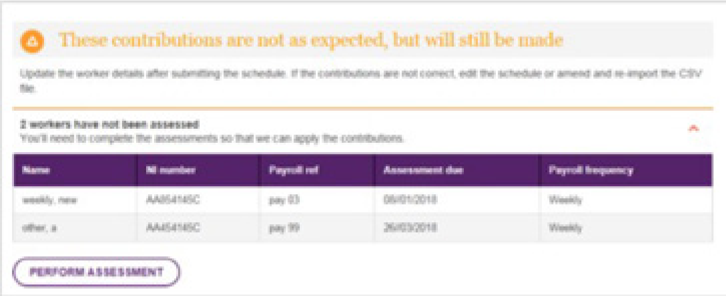
- The '**Apply to All**' option can be used to select the same option for all workers



- If no option is selected you'll see the following warning



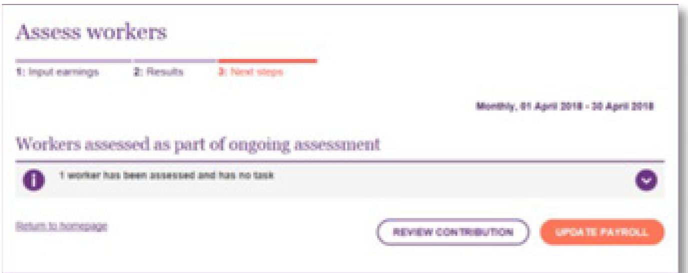
Workers with outstanding assessments



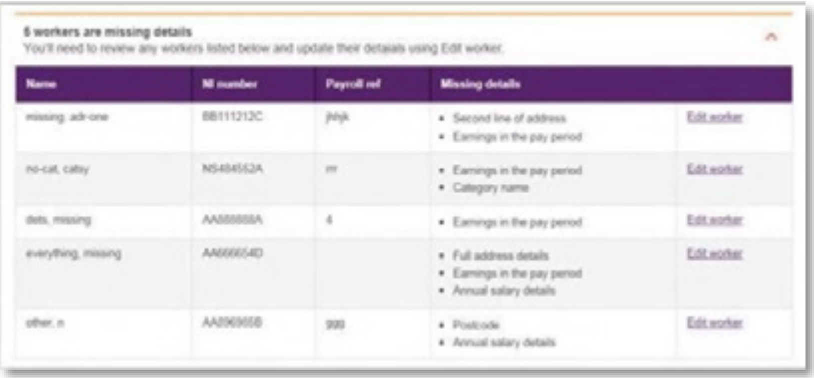
If the schedule includes contributions for workers with outstanding assessments, we'll show these workers in the table. If the assessment isn't carried out, the contribution may not be applied correctly.

If you are able to complete one or more of the outstanding assessments, you can choose to click on the **Perform Assessment** button (above). This will navigate you straight to the Assess screen.

Once you have completed the assessments, you can navigate back to the Review Contributions screen using the **Review Contribution** button (below).



Workers with missing details



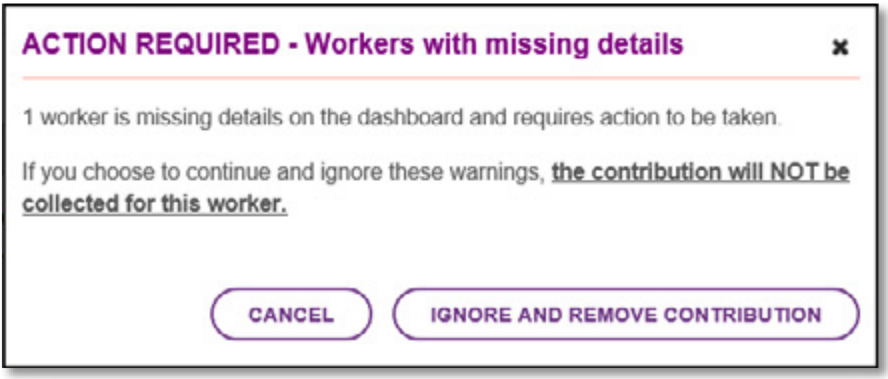
5 workers are missing details
You'll need to review any workers listed below and update their details using Edit worker.

Name	NI number	Payroll ref	Missing details	
missing, adr-one	BB111212C	jhhjk	• Second line of address • Earnings in the pay period	Edit worker
no-cat, catsy	NS484552A	rrr	• Earnings in the pay period • Category name	Edit worker
dets, missing	AA888888A	4	• Earnings in the pay period	Edit worker
everything, missing	AA666654D		• Full address details • Earnings in the pay period • Annual salary details	Edit worker
other, n	AA896965B	999	• Postcode • Annual salary details	Edit worker

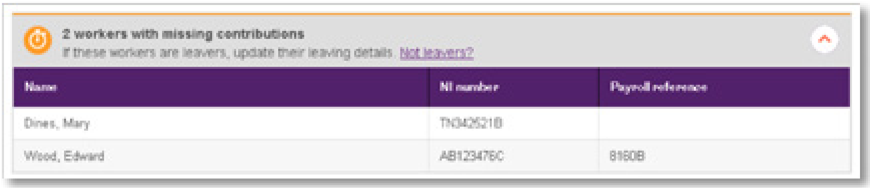
- This table will be displayed if there are details missing from the worker's record. The **Missing details** column will confirm the specific details that are required. These details need to be provided before the contribution can be applied correctly.

These details need to be provided before the contribution can be applied correctly.

- If you click **Edit worker,** you'll be able to update the necessary details. Once you've done this, you can return to the **Review contribution** screen by clicking **Save and close**.
- If details are not updated we will not collect the contribution for the worker and you will receive the following message when continuing with your schedule.



Workers with missing contributions



- If these workers are leavers, tell us they've left via **Leavers**. You can do this after submitting the schedule.
- If they aren't leavers, and are also listed above as workers who cannot be found on our system, this means we can't match their details on your CSV file with those held in the system.

Example

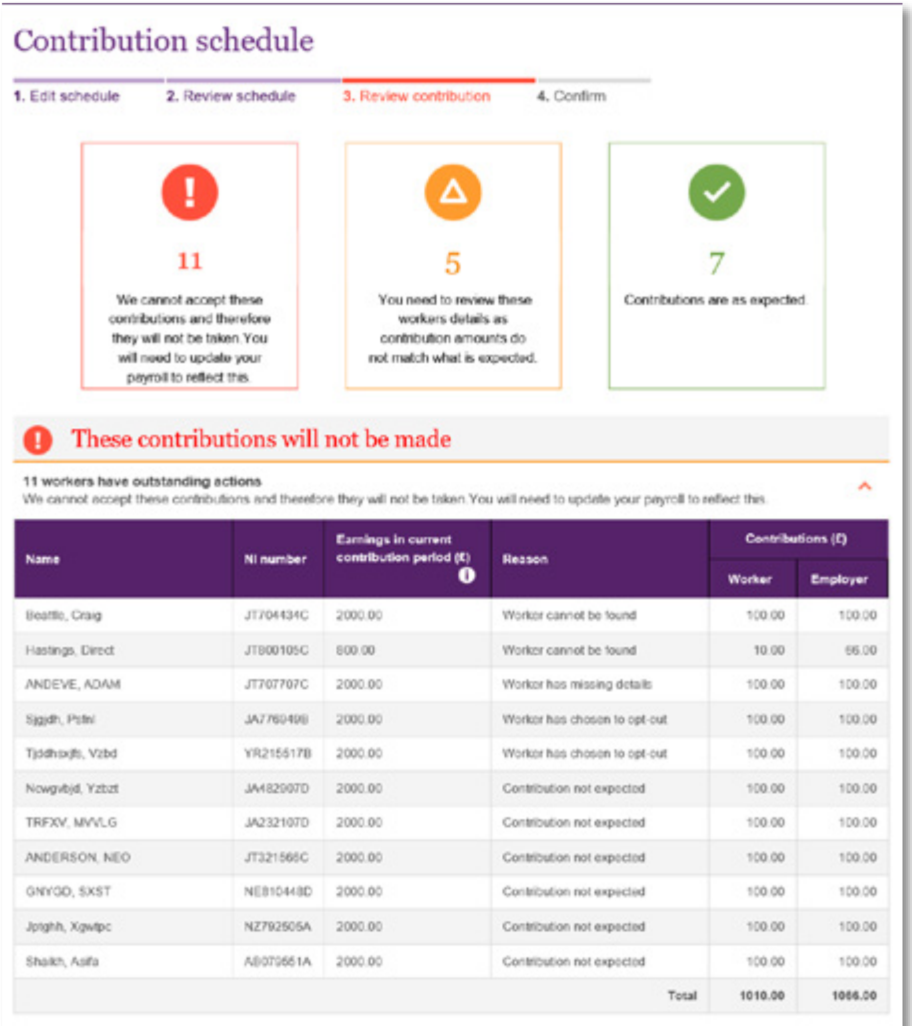
1. Mary Dines was given a temporary NI number when she joined the company.
2. The contributions CSV file contained the correct NI number. She therefore appears under workers who cannot be found on the system and also under workers with missing contributions.
3. To correct this, her employers go to **Workforce** and update her details with the correct NI number.
4. When they return to review the schedule, it is updated and she now appears under contributions that are as expected.

Review Contributions

Once all errors have been corrected and you are happy with your contribution schedule please select next on the bottom right hand corner to take you to the review contributions screen.

Contributions that will not be made

The below screen summarises any contributions which will not be collected if no actions were taken when reviewing your schedule.



Contribution schedule

1. Edit schedule
2. Review schedule
3. Review contribution
4. Confirm

11

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

5

You need to review these workers details as contribution amounts do not match what is expected.

7

Contributions are as expected.

These contributions will not be made

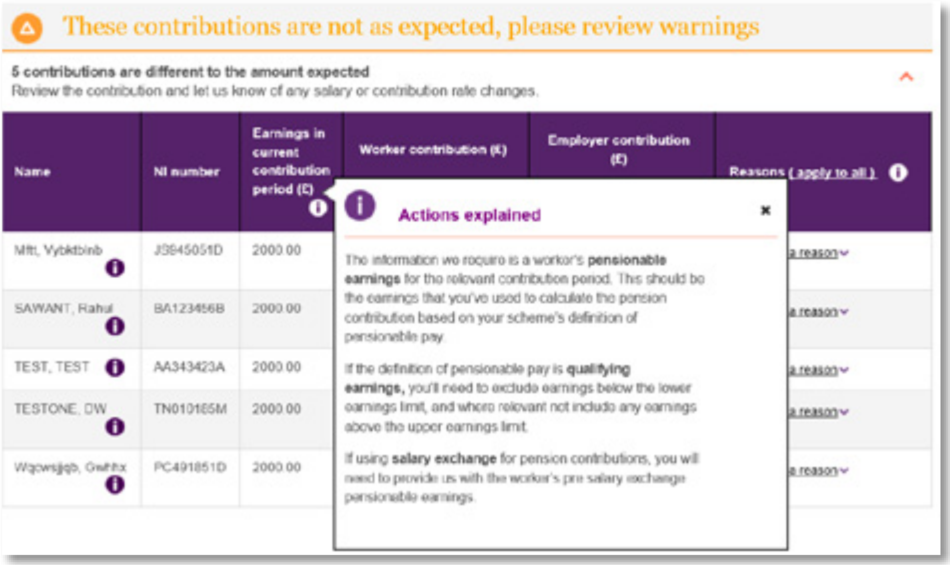
11 workers have outstanding actions

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

Name	NI number	Earnings in current contribution period (£)	Reason	Contributions (£)	
				Worker	Employer
Beattie, Craig	JT704434C	2000.00	Worker cannot be found	100.00	100.00
Hastings, Direct	JT800105C	800.00	Worker cannot be found	10.00	66.00
ANDEVE, ADAM	JT707707C	2000.00	Worker has missing details	100.00	100.00
Sjgjdh, Psfni	JA7769498	2000.00	Worker has chosen to opt-out	100.00	100.00
Tjddhsxjfs, Vzbd	YR215517B	2000.00	Worker has chosen to opt-out	100.00	100.00
Nowgvbjd, Yzbzt	JA482907D	2000.00	Contribution not expected	100.00	100.00
TRFXV, MVVLG	JA232107D	2000.00	Contribution not expected	100.00	100.00
ANDERSON, NEO	JT321566C	2000.00	Contribution not expected	100.00	100.00
GNYGD, SXST	NE810448D	2000.00	Contribution not expected	100.00	100.00
Jpighh, Xgwtpc	NZ792505A	2000.00	Contribution not expected	100.00	100.00
Shaikh, Asifa	AB079661A	2000.00	Contribution not expected	100.00	100.00
			Total	1010.00	1066.00

Contribution that's different to the amount expected

- You can check the current contribution rates Royal London expect for each worker where contributions are not as expected, by clicking on the tooltip (I) next to the member's name.



- If the contributions are not correct, change them by clicking the Edit schedule button at the bottom of the screen and editing this worker's contributions.
- If the actual contributions listed are correct, leave them as they are and we'll apply these contributions to the worker's pension plan.
- You will need to select a reason from the dropdown list available, for all workers where contributions are not as expected but are correct – the Confirm Schedule will be greyed out until all workers that have a reason selected.


5 contributions are different to the amount expected
Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (apply to all)
			Actual	Expected	Actual	Expected	
Mftt, Vybktbinb	JS945051D	2000.00	0.00	0.00	200.00	307.00	Choose a reason
SAWANT, Rahul	BA123456B	2000.00	0.00	0.00	200.00	220.00	Choose a reason
TEST, TEST	AA343423A	2000.00	0.00	0.00	200.00	240.00	Choose a reason
TESTONE, DW	TN010185M	2000.00	0.00	0.00	200.00	340.00	Choose a reason
Wqcwsjqb, Gwhlu	PC491851D	2000.00	0.00	0.00	200.00	307.00	Choose a reason

- There is a tooltip on the reasons column header where you can see the full list of reasons and some additional information on each.

5 contributions are different to the amount expected
Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (Clear all)
			Actual	Expected	Actual	Expected	
Mftt, Vybkdbinb	JS946051D	2000.00	0.00	0.00	200.00	307.00	Change in contribution rate
SAWANT, Rahul	BA123456B	2000.00	0.00	0.00	200.00	220.00	Single or bonus contribution
TEST, TEST	AA343423A	2000.00	0.00	0.00	200.00	240.00	Backdated/fix contribution
TESTONE, DW	TN010165M	2000.00	0.00	0.00	200.00	340.00	Part month contribution
Wqcwsjqb, Gwhhx	PC491851D	2000.00	0.00	0.00	200.00	307.00	Maternity/Paternity or sick leave

- If the same reason applies to all workers (or the majority) you can use the "apply to all" option in the reason column header – this allows you to select one reason to apply to all members with an unexpected contribution message. You can then change individual reasons for workers if required.

Reasons (apply to all)

5 contributions are different to the amount expected
Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (Clear all)
			Actual	Expected	Actual	Expected	
Mftt, Vyoktbinb	JS945051D	2000.00	0.00	0.00	200.00	307.00	Part month contribution
SAWANT, Rahul	BA123456B	2000.00	0.00	0.00	200.00	220.00	Part month contribution
TEST, TEST	AA343423A	2000.00	0.00	0.00	200.00	240.00	Part month contribution
TESTONE, DW	TN010185M	2000.00	0.00	0.00	200.00	340.00	Part month contribution
Wqcwsjqb, Gwhhx	PC491851D	2000.00	0.00	0.00	200.00	307.00	Part month contribution

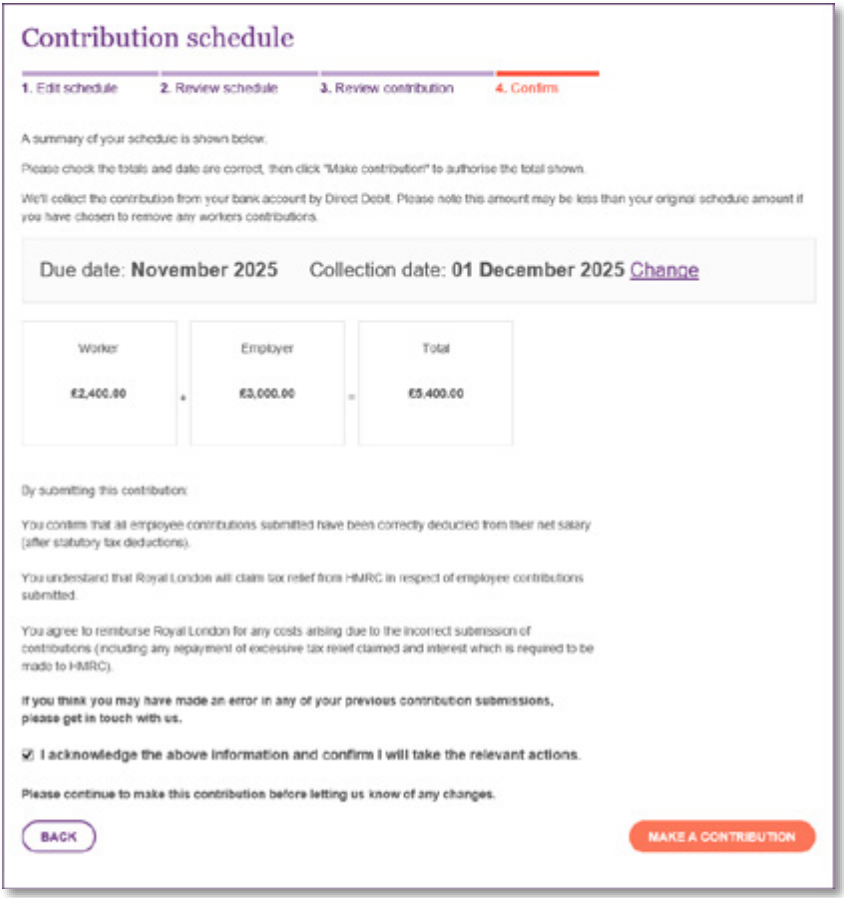
- Once all workers have a reason selected you can select Confirm Schedule.
- After you've made the contribution, contact us to let us know of any salary or contribution rate changes for your workers.

Check total and submit

When you are ready to submit the schedule, click Continue at the bottom of the Review contributions screen

Check total

- This screen gives you a last chance to confirm that the contribution is correct before making the contribution.
- Click the **Back** button to go back and make changes.



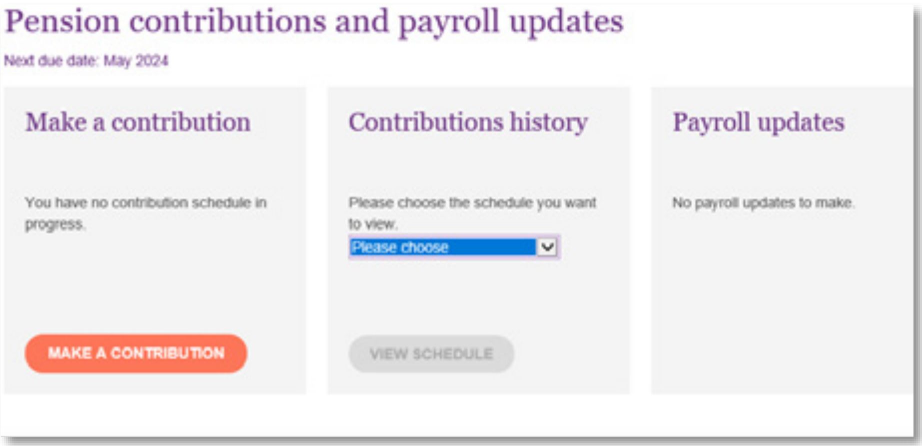
If you are paying by Direct Debit you can delay the collection of your direct debit for up to ten calendar days by clicking **Change**. You'll be shown the date options available. You should note it is ensure that the money is paid within the Pensions Regulator's rules relating to payment of contributions. See their website for more information – **www.thepensionsregulator.gov.uk**.

Click **Make contribution** to make the contribution. Once you've done this, you can't go back and amend the contribution schedule.

You'll then see a final confirmation screen.

Contribution History

You can view previously submitted contribution schedules by selecting the month you want to review under the contribution history drop down



Here you can see any contributions paid and also any contributions we did not collect if actions were not taken on the warnings when submitting the contribution schedule.

Contribution schedule for October 2025

114 members in schedule

£ 7,050.00 Original contribution schedule

£ 1,000.00 Member contributions paid

£ 3,550.00 Employer contributions paid

£ 4,550.00 Total contributions paid

Showing 101 to 114 of 114

Full name	NI number	Earnings in contribution period (£)	Contribution (£)			Contribution paid
			Member	Employer	Total	
Kitty Charles	AB879991B	5000.00	200.00	300.00	500.00	No
Veitch Sharon	JG858385B	0.00	0.00	0.00	0.00	No
Hudson Liam	PG139227D	0.00	0.00	0.00	0.00	No
Gibson Tara	JK808289B	0.00	0.00	0.00	0.00	No
Ord Lynn	JK962130A	0.00	0.00	0.00	0.00	No
BAT M	AB345678C	5000.00	0.00	400.00	400.00	Yes
CRAIG B	JT424704C	5000.00	0.00	500.00	500.00	Yes
TTGTV D	JR739416A	5000.00	200.00	300.00	500.00	Yes
MISS D	AA654321A	5000.00	200.00	300.00	500.00	Yes
TYRP-FYYY R	NB504156A	5000.00	0.00	750.00	750.00	Yes
TQSBVH R	YZ884229B	5000.00	200.00	300.00	500.00	Yes
TEST C	AB213456D	5000.00	0.00	400.00	400.00	Yes
TQYHHYFM T	NB495154D	5000.00	200.00	300.00	500.00	Yes

The original schedule amount is the total amount on your original schedule prior to any errors being corrected and contributions removed.

£ 7,000.00 Original contribution schedule

£ 3,500.00 Member contributions paid

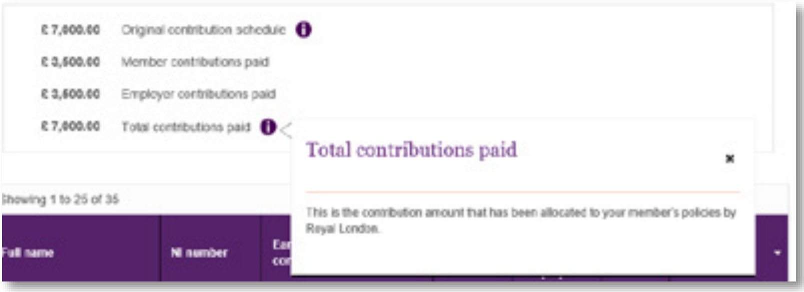
£ 3,500.00 Employer contributions paid

£ 7,000.00 Total contributions paid

Original contribution schedule

This was the original schedule amount prior to removing any contributions which could not be collected

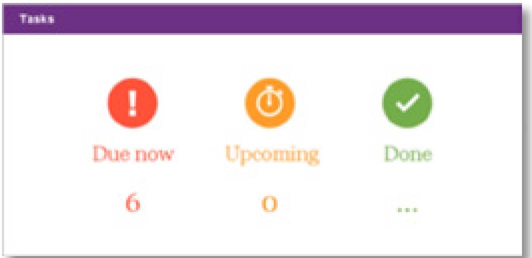
The total contributions is the amount we will collect (if paying by direct debit) after any corrections have been made and your contribution schedule submitted.



Tasks

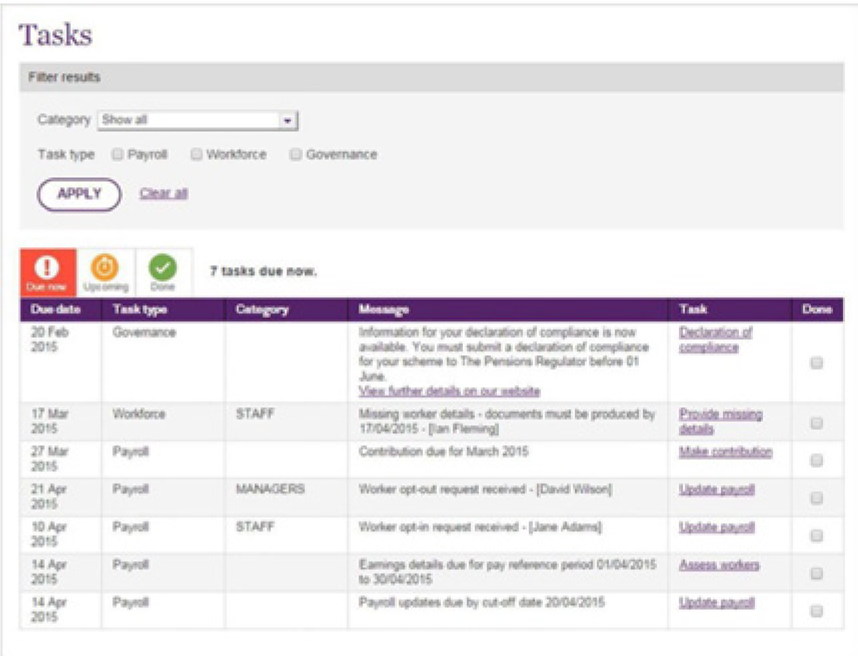
To help you keep track of your employer duties, our online service will create tasks.

Access your Tasks from the Dashboard.



Click on the **Due Now** icon to view all your urgent outstanding tasks.

You'll then see the Tasks screen. If there are a lot of tasks you can filter them by worker category or by type of task.



Due date	Task type	Category	Message	Task	Done
20 Feb 2015	Governance		Information for your declaration of compliance is now available. You must submit a declaration of compliance for your scheme to The Pensions Regulator before 01 June. View further details on our website	Declaration of compliance	
17 Mar 2015	Workforce	STAFF	Missing worker details - documents must be produced by 17/04/2015 - [Ian Fleming]	Provide missing details	
27 Mar 2015	Payroll		Contribution due for March 2015	Make contribution	
21 Apr 2015	Payroll	MANAGERS	Worker opt-out request received - [David Wilson]	Update payroll	
10 Apr 2015	Payroll	STAFF	Worker opt-in request received - [Jane Adams]	Update payroll	
14 Apr 2015	Payroll		Earnings details due for pay reference period 01/04/2015 to 30/04/2015	Assess workers	
14 Apr 2015	Payroll		Payroll updates due by cut-off date 20/04/2015	Update payroll	

Carrying out the tasks

There are three types of task: workforce (HR related), payroll and governance.

The following table shows all the tasks you may see and the action required.

Task	Task type	Message	Action required
Update payroll	Payroll	Worker opt in request received – [Worker name]	The worker has opted in so you should update your payroll to ensure that contributions are deducted from their salary. Go to the payroll updates screen to see the update you need to make.
Make contribution	Payroll	Contribution due for DD/MM/YYYY	Your next contribution is due. Go to Contributions to submit your schedule.
Make payroll updates	Payroll	Payroll updates due by cut-off date DD/MM/YYYY	Update your payroll before the date shown. You can export the required updates from the payroll updates screen
Assess workers	Payroll	Earnings details due for pay reference period DD/MM/YYYY to DD/MM/YYYY	It's time to assess your workers for the pay reference period shown. Click the link in the task to assess workers to provide earnings details.
Issue documents	Workforce	You need to issue documents by DD/MM/YYYY – [Worker name]	If you're issuing worker communications, we'll remind you when they must be received by the worker. Make sure the documents are issued before the date shown.
Provide missing details	Workforce	Missing worker details – documents must be produced by DD/MM/YYYY – [Worker name]	This worker has missing details. Provide these so we can assess the worker and issue their communications. To ensure they get their documents in time, we recommend you do this well before the date shown.
Provide missing details	Workforce	Missing worker details – unable to start pension plan – [Worker name]	This worker has missing details. Provide these so we can start the worker's pension plan.

Task	Task type	Message	Action required
Declaration of compliance information coming soon	Governance	You must submit a declaration of compliance for your scheme to The Pensions Regulator. We'll supply the information you need for this on DD/MM/YYYY. View further details on our website	You must complete a declaration of compliance to tell The Pensions Regulator what you've done to comply with your employer duties. This reminder is provided to let you know when we'll provide the information you need about your workforce.
Your declaration of compliance information is available	Governance	Information for your declaration of compliance is now available. You must submit a declaration of compliance for your scheme to The Pensions Regulator before DD/MM/YYYY. View further details on our website	We've prepared the information about your workforce that you need for your declaration of compliance. Click on the link labelled **Declaration of compliance** to view and export this information.

Workers with missing details

If any workers have missing details, you should provide these as soon as possible to ensure you're meeting your auto enrolment duties.

There are two scenarios where missing details cause problems.

1. We've assessed the worker but we can't issue their communications or start their plan because some details are missing.
2. We can't assess the worker because the details we need are missing.

When are missing details tasks created?

We'll create a missing details task if any of the following fields are missing after you add the worker.

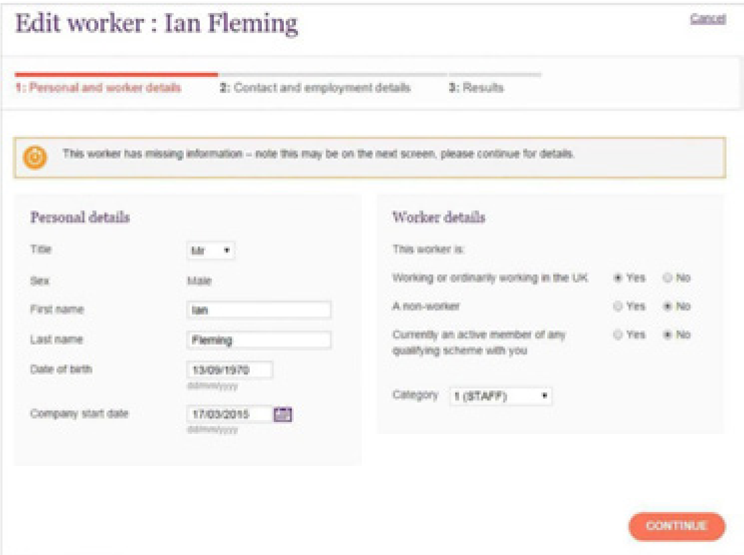
- Date of birth and sex.
- The company start date.
- The worker's category.
- Lines 1 and 2 of the worker's address.
- Salary details (unless the worker is in a category with postponement of assessment and the postponement date has not been reached).
- Earnings payable in the pay reference period (unless the worker is in a category with postponement of assessment and the postponement date has not been reached).

When will you notify me about missing details?

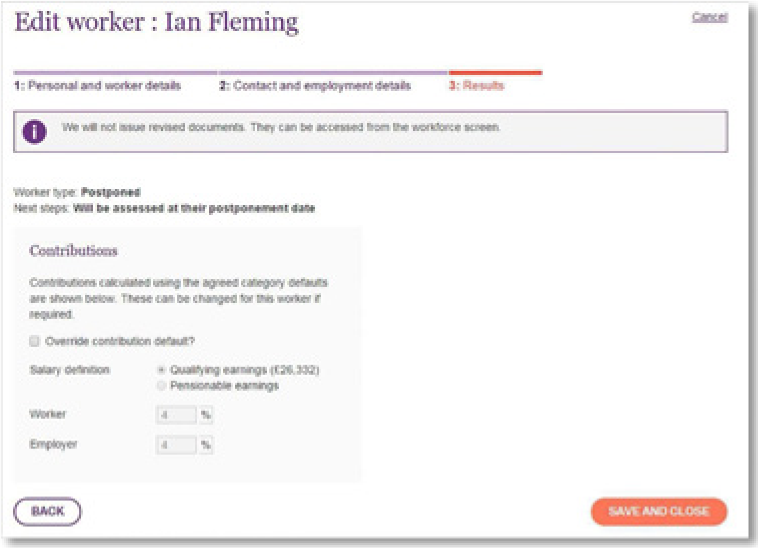
- The worker will have a status of 'Missing details' when they are added.
- If you don't enter the missing details straight away, we'll create a task to remind you to add the missing details. We'll also send you a reminder email.
- You can also see workers with missing details in Workforce by filtering by 'missing details' in the status field.

Entering missing details

1. Go to Edit worker:
   - In Tasks, click **Provide missing details**.
   - In Workforce, click on the worker's name and then **Edit worker details**.
   - In Add worker, click on their name to edit their details.
2. The missing information could appear on the Personal and worker details screen or the Contact and employment details screen. Click the **Continue** button to go to Contact and employment details.



3. When you've entered the missing details, click **Continue** until you get to the Results screen, then click **Save and close** to save the changes and update the worker record.



See Edit Worker Details on page 48 for more information on editing workers.

Declaration of compliance

We'll remind you when your declaration of compliance is due and provide the information you need about your workforce.

The deadline for your declaration of compliance is five months after your automatic enrolment start date. You'll also need to re-declare at your re-enrolment date which is roughly every three years.

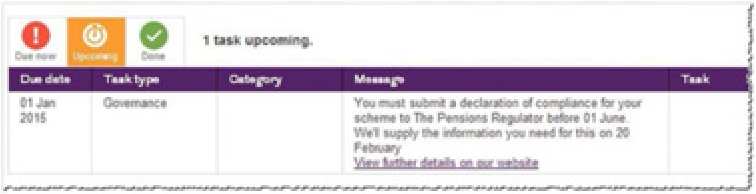
We'll provide you with information about your workers for your declaration of compliance. It will be available six weeks after your automatic enrolment start date or, if your scheme uses postponement, on the first pay cut-off date following the end of the postponement period.

Completing your declaration of compliance

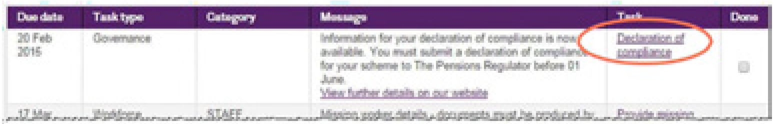
1. The Pensions Regulator (TPR) will send you a checklist. Use this to collect the information you will need to complete your declaration of compliance.

2. Start to complete the declaration of compliance as soon as possible on TPR's website (**www.autoenrol.tpr.gov.uk**). We recommend that you don't wait until we've provided

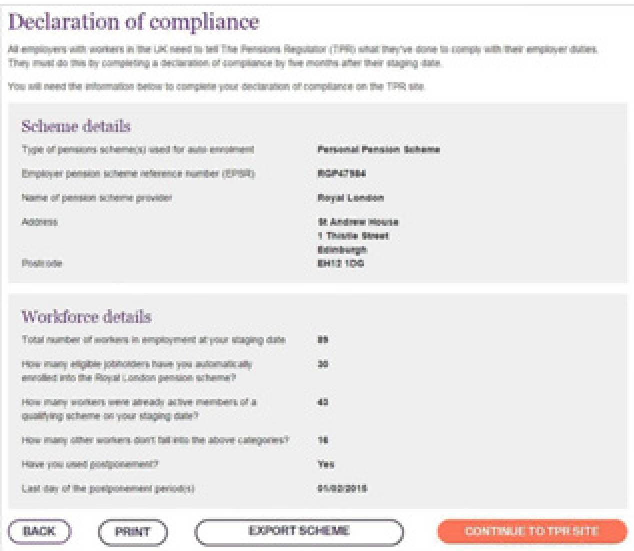
your worker information to start. We'll create an upcoming task to let you know when your worker information will be available. Click the **Upcoming** button to view it.



3. When the worker information is available, we'll create a due now task and send you a reminder. Click the link labelled Declaration of compliance in this task to view the information.



4. You'll then see your workforce information. This may be different from the workforce information shown on the Dashboard or in the Workforce. The reason for this is that this is a snapshot of your workforce on your automatic enrolment start date or the end of your postponement period, whichever applies to your scheme. You should always use the data on this screen.



5. Click **Export scheme** to export a CSV file with more details of your scheme. This includes a category breakdown and details for each individual worker.

Overall Summary									
Scheme R	Staging Date	Postponement Date	Total	Auto Enrolled Workers	Active Policyholders	Other			
47984	17/01/2015	17/04/2015	89	30	43	16			
PAYE/Category Breakdown									
Scheme R	Category ID	Category Name	Staging Date	Postponement Date	Total	Auto Enro	Active Pol	Other	
47984	0	STAFF	17/01/2015	17/04/2015	48	19	27	12	
47984	0	MANAGERS	17/01/2015	17/04/2015	31	11	16	4	
Title	First name	Last name	NI number	Category	Category Name	Policy Ref	Worker ty	Leaving D.	Workforce Status
Mr	Hassan	Ahmed	AB123503C	0	STAFF		Eligible		Active Policyholders
Mr	Raymond	Allen	AB123497C	0	STAFF	123	Eligible		Active Policyholders
Mr	Daniel	Anderson	NS654989C	0	STAFF		Entitled		Active Policyholders
Mr	Martin	Anderson	AB123500C	0	STAFF	321	Eligible		Active Policyholders

Marking tasks as done

When you've completed a task, you should mark it as 'done' so you don't get further reminders about it.

1. Tasks are not automatically marked as done by the system when they are completed. You need to do this manually.

2. Tick the box next to the task to mark it as 'done'.

Due now | Upcoming | Done

4 tasks due now.

Due date	Task type	Category	Message	Task	Done
17 Mar 2015	Workforce	STAFF	Missing worker details - documents must be produced by 17/04/2015 - [Ian Fleming]	Provide missing details	☑

3. This will move the task to the Done tab.

Due now | Upcoming | Done

2 tasks have been done.

Due date	Task type	Category	Message	Task	Done
17 Mar 2015	Workforce	STAFF	Missing worker details - documents must be produced by 17/04/2015 - [Ian Fleming]	Provide missing details	☑
02 Apr 2015	Payroll	MANAGERS	Worker opt-out request received - [David Wilson]	Make payroll updates	☑

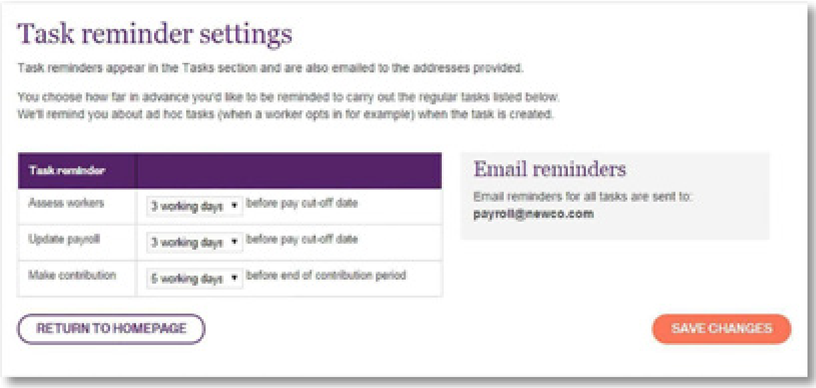
4. Tasks can be marked as done, even if they are not completed. If you accidentally mark a task as done, you can move it back to the Due now list by unticking the **Done** box.

5. Marking a task as done will not mark a payroll update as done. If the task is for an opt in or opt out, a payroll update will also be generated. You should go to Payroll updates and mark the payroll update as done.

Setting task reminders

You can decide when you'd like task reminders to appear for specific tasks by clicking the **Admin** tab on the right of the top menu and selecting Reminder settings.

You'll then see this screen:



1. You can set when you receive reminders in Tasks and by email to assess workers, update payroll and make your contribution.
   - We'll create reminders for all workforce tasks and opt in and opt out payroll update tasks when they are generated.
2. Select when you'd like each reminder.
3. Click **Save changes**.
4. You can return to the Settings screen and change the settings any time you wish.

Email reminders

- On the Settings screen, we'll list the email address(es) that we'll send reminders to.
- You can change the main email address by clicking the **Admin** tab then **Your details.**

- We can send email reminders to up to ten email addresses. To add more email addresses, contact your Corporate Servicing Team via the **Contact us** link at the top right of every screen.

Glossary

Category identifier

A number used to identify each category. Category identifier numbering starts from zero, so the first category identifier would be 0, then 1 etc.

Contribution variation limit

A contribution variation limit is the difference you allow between the expected and the actual contributions paid. Setting a limit means that if a contribution is a little over or under what is expected, but within the contribution variation limit it can still be made.

CSV file

CSV (or comma separated values) files are a way of saving data from tables as plain text. Fields in a CSV file are separated by commas and records by carriage returns.

Currently an active member of a qualifying scheme with you

The worker must be in a scheme that meets the auto enrolment criteria. The qualifying criteria are outlined in The Pension Regulator's detailed guidance, 'Pension schemes under the new employer details'.

Dual status worker

This is only relevant if you are using an occupational pension scheme for your auto enrolment solution. A dual status worker is an individual who works for a European employer and can be classed as both a jobholder as defined in section 1 of the Pensions Act 2008 and a qualifying person as defined in regulation 3 of the Occupational Pension Schemes (Cross-border Activities) Regulations 2005 (SI 2005/3381).

If you're having difficulty establishing this then you should seek legal advice.

Eligible jobholder

A jobholder who is ages between 22 and state pension age and has qualifying earnings above the earnings trigger for auto enrolment.

Entitled worker

A worker who is aged 16-74, is working or ordinarily works in the UK and earns less than £6,240 a year/£520 a month/£120 a week for the 2024/25 tax year.

Estimation

Estimation is used where the employer wishes to postpone their workforce, but can be reasonably sure what their salary will be when they reach their postponement date (because they are on a fixed annual salary for example. Workers are assessed based on their annual salary when they are added to the system.

Habitually resident in the UK

Royal London will only accept new entrants into workplace pension schemes who are habitually resident in the UK (i.e. the individual normally lives in the UK). This generally means:

- The individual has lived in the UK all their life, or for some years.
- The individual has moved to live in the UK permanently, possibly through employment in the UK.
- The individual is working abroad for a short period of time (e.g. on secondment), but they fully expect to return to live in the UK at the end of the period. Generally short periods abroad should be okay, but ultimately it depends on the individual country involved.

We require all such individuals to have their main residential address in the UK when they take out their plan or they are enrolled into their employer's workplace pension scheme.

An individual is not habitually resident in the UK if they live outside the UK, even if they are employed in the UK.

We are unable to advise you if a worker is habitually resident in the UK. If you are unsure you should seek legal advice.

Joining window

The period before we receive the worker's first contribution. Once we've received the contribution, a plan is set up for the worker and you will not be able to edit their details using our auto enrolment system.

Matching

A contribution structure where the employer agrees to match the amount of contributions made by the worker.

No duties

Workers with no duties include:

- Non workers
- Overseas workers
- European workers

Non-eligible jobholder

A jobholder who is aged between 16 and 21 or state pension age and 74 and has qualifying earnings above the trigger for auto enrolment (£10,000 a year/£833 a month/£192 a week – 2024/25 tax year) OR is aged between 16 and 74 and has qualifying earnings below the earnings trigger for auto enrolment but above £6,240 (2024/25 tax year).

Non-worker

There are certain people who are not classed as workers:

- The self-employed
- Members of the armed forces.
- Directors of companies unless they have a contract of employment to work for that company and there is someone else employed by the company under a contract of employment.
- Office-holders such as non-executive directors, company secretaries, board members of statutory bodies and trustees
- Volunteers,
- In certain circumstances, Workers employed under a contract of service and whose place of work under that contract is in another European Union country.

If you're having difficulty establishing this then you should seek legal advice.

Opt out

A jobholder can choose to opt out of the scheme and have any contributions they have made refunded as if they had never been a member of the scheme. They can only opt out within a specific time period, known as the 'opt-out period'.

Before a jobholder can choose to opt out of pension scheme membership, they must have become an active member of the pension scheme under the auto enrolment or opt in provisions, and have received the enrolment information from their employer.

Opt out period

For occupational pension schemes, the opt out period starts from the later of the date the jobholder becomes an active member with effect from the auto enrolment date or when they are provided with written enrolment information

For personal pension schemes, the opt-out period starts from the later of when the jobholder is sent the terms and conditions of the agreement to become an active member or when they are provided with written enrolment information.

Paid up

A pension plan which is no longer receiving additional payments.

Pay reference period

This is how often an employer pays its workers. For example, a pay reference period might be weekly, fortnightly, monthly or every four weeks.

Pensionable earnings

Earnings that are defined as pensionable according to your scheme's rules.

Phasing

A contribution structure that allows the employer and their workers to spread the cost of contributions for auto enrolment over a period of time.

Postponed

Auto enrolment can be postponed for workers for up to three months. The worker is either assessed before postponement, if their salary is likely to stay the same, or at their postponement date depending on the scheme rules. When the scheme is set up, you can decide which category will contain workers who are postponed. Ensure that any workers you wish to postpone are in the correct category.

Postponement

Auto enrolment can be postponed for workers for up to three months. The worker is either assessed before postponement, if their salary is likely to stay the same, or at their postponement date depending on the scheme rules. When the scheme is set up, you can decide which category will contain workers who are postponed. Ensure that any workers you wish to postpone are in the correct category.

Qualifying earnings in the pay reference period

Qualifying earnings in the pay reference period should always be expressed as the gross figure. They are made up of any of the following elements of the amount due to the worker:

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- Statutory sick pay
- Statutory maternity pay
- Ordinary or additional statutory paternity pay
- Statutory adoption pay.

Salary exchange

Salary exchange is an agreement between an employer and a worker that they'll exchange part of their gross salary in return for a non-cash benefit, such as contributions to a pension scheme. Salary exchange is treated as a change to the worker's contract of employment.

Template

We use templates to import data from your systems. They are used to map the headings in the files extracted from your payroll or HR system to the fields in our system.

The Pensions Regulator

The Pensions Regulator (TPR) oversees work-based pension schemes in the UK and is responsible for enforcing the auto enrolment regulations. Visit their website for guidance.

Tiering

A contribution structure where contributions can increase in stages and can be based on age / pensionable service / or how long the worker has saved into the plan.

Working or ordinarily working in the UK

To qualify for auto enrolment, the worker must be wholly or partly working in the UK. If the worker is not wholly working in the UK, you'll have to check if they are ordinarily working in the UK. You should check if the contract of employment confirms where the worker is based. If not, you should consider:

- Where the worker begins and ends their work
- Where their private residence is, or is intended to be
- Where the worker's headquarters are.
- Whether they pay National Insurance contributions in the UK.
- What currency they are paid in.

If you're having difficulty establishing this then you should seek legal advice.

Royal London
royallondon.com

We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

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