



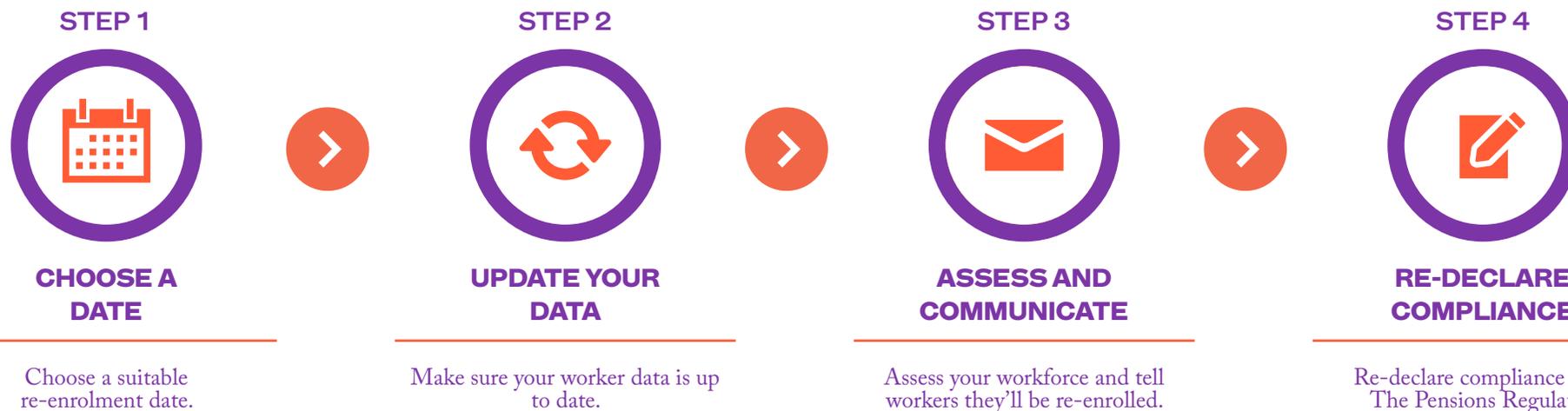
## CYCLICAL RE-ENROLMENT CONTINUING TO MEET YOUR EMPLOYER DUTIES

The introduction of auto enrolment has helped more people save for their future by giving them access to a workplace pension. Every three years you must re-enrol certain workers into your qualifying pension scheme. You also need to re-declare compliance with The Pensions Regulator. This process is called cyclical re-enrolment. The cyclical re-enrolment and auto enrolment processes are mostly the same.

We want to help you to continue to meet your employer duties. This leaflet will tell you how cyclical re-enrolment works and how to prepare for it.

### What do I need to do?

We've broken the cyclical re-enrolment process down into four easy steps.



## When do I need to do this?

You need to choose one suitable re-enrolment date that will apply to all workers who are being re-enrolled; you can't choose different dates for different categories of worker. You have a six month window to choose from. This is known as the 're-enrolment window'. It starts three months before the third anniversary of your staging date, or last re-enrolment date, and ends three months after.

Unlike auto enrolment, you can't use postponement on any worker who is re-enrolled.

Here's an example of the re-enrolment window for an employer whose staging date was 1 October 2013.



## Who is affected?

To stay compliant, you'll need to re-enrol the following workers:

- Eligible jobholders who opted out more than 12 months before your re-enrolment date.
- Eligible jobholders who were auto enrolled and then stopped contributing more than 12 months before your re-enrolment date.
- Active members of a qualifying scheme at your staging date, who then left the scheme more than 12 months before your re-enrolment date.

- Workers who were contractually enrolled and then left the scheme more than 12 months before your re-enrolment date.
- Scheme members whose contributions are below the auto enrolment minimum.

## How will you help me?

Four weeks before the start of your re-enrolment window, we'll provide you with a detailed guide to the cyclical re-enrolment process. We'll also give you some suitable dates to help you choose your re-enrolment date.

In the meantime, if you have any questions about cyclical re-enrolment please speak to your usual Royal London contact.

**Royal London**  
1 Thistle Street, Edinburgh EH2 1DG  
[royallondon.com](http://royallondon.com)

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, 1 Thistle Street, Edinburgh EH2 1DG.  
All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.