

Getting the data right for your workplace pension scheme

It's great that you're moving your scheme across to Royal London, so let's make sure we get you set up correctly first time.



Get your
data ready

In this guide we'll tell you all about the data we need from you. The information in the next three sections will be a handy reference point when you're pulling your data together.

Your implementation manager can answer any questions that you might have. They'll also give you a helpful sample data template which you can use to create your file and ensure it's in the correct format.



Formatting tips

- Remove any totals or sub totals
- Remove any blank rows
- Remove £ signs and commas/full stops, in particular within salary figures
- Remove % signs when inputting contribution rates
- Don't include any special characters, calculations or formula
- Remove all unnecessary spaces, in particular within National Insurance numbers
- Input all dates in DD/MM/YYYY format



Important information

Before we move on, there are a couple of important points to mention:

- Firstly, we need to recreate your workers' records on our systems, so it's really important that your data is accurate and up to date at the point your workers are moved across to Royal London. This will help make sure you remain compliant and meet your employer record keeping duties.
- You'll need to keep following your normal process with your existing pension provider right up until the moment your workers are moved across to Royal London. This is especially important for any new workers who join your company before you move to us.

Personal information

Firstly, we need some personal information for your workers.

These first few fields are all mandatory, so we need this information for each of your workers.	
Title	
First name	
Last name	
Sex	Input 'Male' or 'Female' and ensure that this matches with Title
Date of birth	
National Insurance number	
Company start date	
Payroll reference	If your workers have a unique payroll reference and you want us to record this to help you identify workers on the Royal London system, you'll need to provide this information. Otherwise this field can be left blank.
Address line 1	We need these details so that we can send important information to your workers.
Address line 2	
Address line 3	
Address line 4	
Postcode	
Work email	If we're going to email your workers their statutory automatic enrolment communications, you'll need to provide a work email address for them. The email address must be unique and not shared with anybody else.
Annual salary (£)	We use this to calculate expected contribution amounts and to give illustrations of future benefits to your workers. For workers with fluctuating earnings, input the most representative annualised salary figure.
Category identifier	Include this if your scheme has more than one category. Your Implementation Manager will let you know if this applies to you.
Worker contribution (%)	We use these to calculate expected contribution amounts and to give illustrations of future benefits to your workers.
Employer contribution (%)	You should provide these numbers as a gross percentage of annual salary, not as fixed monetary amounts. If these fields are left blank, we'll apply the scheme default contribution rates.
Salary exchange	If your scheme has been set up with salary exchange/salary sacrifice, does the worker have their personal contributions paid on a salary exchange/salary sacrifice basis? Input 'Yes' or 'No'
Existing active member	Is the worker an existing active member of your current scheme? Input 'Yes' or 'No' If yes, the worker will immediately be re-enrolled into the new Royal London scheme and will receive a re-enrolment communication.

Important dates

This section will help you understand which dates you need to give us for each worker, depending on their status at the point they'll move to your new Royal London scheme. We've summarised this into a table and given a more detailed explanation about what each date means.

Re-enrolment date	We only need this information for existing active members. This will be the date that the worker will immediately be re-enrolled into your new scheme.
Auto enrolment date	This is the date that workers first became eligible jobholders. We need this information for existing active members and workers who have previously opted out or stopped contributions.
Opt out date	If a worker opted out of your existing scheme within their one-month opt out window, but is still employed by your company, input the date they opted out. If they've opted out more than once as a result of a previous three yearly cyclical re-enrolment process, tell us the most recent opt out date. We need this to make sure they are considered for re-enrolment at the right time.
Stopped contributing date	If a worker stopped making contributions to your existing scheme after their one-month opt out window, but is still employed by your company, please tell us the date they stopped making contributions. We need this to make sure they are considered for re-enrolment at the right time.
Next assessment date	You should provide this information for the following types of worker only: <ul style="list-style-type: none"> For workers under the age of 22 on the start date of your Royal London scheme – input the date of their 22nd birthday. For workers who have not been enrolled into your existing pension scheme due to their level of earnings – input your Royal London scheme start date. For workers who are over their state pension age and are not in your existing pension scheme – input the date of their 75th birthday.
Postponement date	If you have workers who'll be in a postponement period on the start date of the new Royal London scheme, input the postponement end date that they've been given.

		Worker status					
		 Existing member	 Opted out	 Stopped contributing	 Being monitored	 In postponement	 Aged under 22 years or over state pension age
Dates we need for this worker	Re-enrolment date	✓	-	-	-	-	-
	Auto enrolment date	✓	✓	✓	-	-	-
	Opt out date	-	✓	-	-	-	-
	Stopped contributing date	-	-	✓	-	-	-
	Next assessment date	-	-	-	✓	-	✓
	Postponement date	-	-	-	-	✓	-

Worker status

Lastly, you may need to tell us if any of the information in the table below applies to any of your workers.

Is this worker:

Currently an active member of any other qualifying scheme with you?	<p>If the worker will remain an active member of any other qualifying scheme with you and is not being re-enrolled into the Royal London Scheme, just input 'yes' for those workers.</p> <p>We only need this if you'd like them to be added to our system for record keeping purposes. A qualifying scheme must meet the qualifying criteria, as outlined in the Pensions Regulator's (TPR) detailed guidance.</p>
Working or ordinarily working in the UK?¹	<p>If the worker is not working or ordinarily working in the UK, tell us by inputting 'no' for those workers (if you do not have automatic enrolment duties for them). We only need this if you'd like them to be added to our system for record keeping purposes.</p>
A non-worker?²	<p>For non-workers you'll need to input 'yes' (if you do not have automatic enrolment duties for them). We only need this if you'd like them to be added to our system for record keeping purposes.</p>



1. For workers who don't solely work in the UK, you'll need to check if they are classed as **'ordinarily working in the UK'**. If you're unsure about this, you should check if their 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're paid in.



2. 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.

Further information

If you would like more information about anything contained within this guide, please speak to your scheme implementation manager or your usual Royal London contact.

How we'll use your data

To provide these automatic enrolment services, we'll need personal data for your entire workforce, not just those workers who are members of the pension scheme. To make sure you can have confidence about your responsibilities around providing this data, here's some information on how we'll use and protect it.

Data protection

We comply with the General Data Protection Regulation (GDPR) and Data Protection Act 2018 (Act) and any statutory regulations and codes of practices made in relation to personal data. It's important that all personal data that you provide to Royal London on behalf of your company, has been collected fairly and lawfully and in accordance with the requirements of the Act. It is also important that the information that you pass on to us is accurate and up to date. If you have any concerns about providing this information, we recommend that you contact your own advisers or the Information Commissioner's Office for further advice and guidance.

Access and use

All data will be stored securely, and you'll have access to the relevant data via our online service. We can set up different levels of access for users of our online service and the data stored within it. As part of the setup of your automatic enrolment scheme, we'll agree the access levels that should be given to administrators and will set up user accounts to reflect this. The access levels for administrators can be changed at any time.

How we will use the data

As part of our pensions administration services, we may pass personal data onto third parties to allow us to provide

our services, if we are under a legal obligation to do so or where we have permission to do so.

- We'll use the information supplied and information we obtain from other sources for administering the scheme, customer services and crime prevention.
- We will retain the personal data shared for as long as it is considered necessary for the purpose for which it was collected, and to comply with our legal and regulatory requirements. In the absence of specific legal, regulatory, contractual requirements or technical reasons, your personal data is kept for 7 years after our relationship with you has ended. However, there are exceptions to this.

Overseas transfers

We sometimes use third parties located in other countries to provide support services. As a result, the personal information that is shared may be processed in countries outside the European Economic Area (EEA).

These services will be carried out by experienced and reputable organisations on terms which safeguard the security of the information and comply with the European data protection requirements. Some countries have been assessed by the EU as being 'adequate', which means their legal system offers a level of protection for personal information which is equal to the EU's protection. Where the country hasn't been assessed as adequate, the method we have chosen is 'standard contractual clauses'.

For a full understanding of the personal data that we collect and how we use it, please refer to our [Pensions Privacy Notice](#)³. A copy of this notice is provided to those who are enrolled in the pension schemes that we manage and administer.

3. www.royallondon.com/legal/privacy/intermediary-pensions-privacy-notice/

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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.
All of our printed products are produced on stock which is from FSC® certified forests.

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