ONLINE SERVICE
FOR AUTO ENROLMENT

**Data standards guide for schemes
operating contractual enrolment**

INTRODUCTION

Good data management is critical to the smooth running of your auto enrolment pension scheme. So it's important that you provide us with accurate data in the appropriate format.

Our online service for auto enrolment will:

- Guide you through all the processes you'll need to carry out.

- Apply the auto enrolment and scheme rules to assess your workforce.

- Produce the worker communications for potential members of your Royal London scheme.

- Check and apply contributions into your Royal London scheme.

- Assess your workforce on an ongoing basis.

- Record all online processing for the scheme to help with record keeping requirements.

This guide will tell you all about the data you need to give us and the information we'll give you to help run your auto enrolment scheme.

CONTENTS

THE DATA WE NEED

We've made collecting and uploading data to our online service as simple as possible. You'll need to send us data for the following reasons:

- **Adding workers** – We'll apply your scheme rules, add workers to your scheme and produce relevant communications.

- **Updating workers** – You can provide us with certain information which allows us to update worker records automatically.

- **Processing leavers** – We'll update your scheme with details of any leavers.

- **Assessing the workforce** – We'll assess the workforce and add workers to your scheme and produce relevant communications.

- **Making contributions** – We'll apply contributions to your scheme.

The next section of the guide will outline the data required for the four processes.

Your data must be provided in a Comma Separated Values (CSV) file format or by keying the information to our online service. Where possible, we recommend that you use a CSV file as it saves you time and cuts down on any errors in the data.

THINGS YOU NEED TO KNOW

We've put together a few tips to follow when preparing your data:

- Don't include commas (,) in any fields.

- Don't include pound signs (£) in any fields.

- Don't include special characters, calculation or formulas.

- Remove any totals or subtotals.

- Remove any blank rows.

What are CSV files?

CSV files are a way of saving data from tables as plain text. Fields in the table are separated by commas. Records are separated by carriage returns.

How do I produce a CSV file?

You can create files from your existing payroll data.

We can provide you with examples of how we expect the CSV files to be structured.

Important

You may need to review and make changes to your existing payroll so you can give us the data we need to run your scheme.

Speak to your payroll provider if you need to make any changes.

ADDING WORKERS

You'll always need to give us data on an ongoing basis for any new workers that join the company. The table below outlines the data we need.

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Title	**Mandatory**	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	**Mandatory**	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	**Mandatory**	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	**Mandatory**	N/A	Worker's date of birth.	Date format should be DD/MM/YYYY.
National Insurance number	**Mandatory**	9	Worker's National Insurance number. **Our system uses the National Insurance number to identify workers, this number must be the same on all files you provide us. You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	**Optional**	20	The unique staff or payroll number you allocate to each worker. **You can use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.

Adding workers

Field name	Requirement	Maximum characters	Description/ notes	Data validation
Enrolment type	Mandatory	N/A	Enrolment type being used for the worker.	Use either 'CE' or 'Contractual enrolment' for workers being contractually enrolled, and either 'AE' or 'Automatic enrolment' for workers being assessed for auto enrolment.
Enrolment date	Mandatory (for workers who are being contractually enrolled)	N/A	The date from which a contractual enrolment worker is to be enrolled.	Must be on or after the workers company start date, and no greater than three months after staging date, or the workers company start date – whichever is later.
Address line 1	Mandatory	32	First line of worker's home address. This must be a valid address.	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Address line 2	Mandatory	32	Second line of worker's home address. This must be a valid address. If your records don't have an address line 2 you'll need to use either town / city for this field.	
Address line 3	Optional	32	Third line of worker's home address, if this exists. This must be a valid address.	
Address line 4	Optional	32	Fourth line of worker's home address, if this exists. This must be a valid address. Zip codes for foreign addresses should be entered here.	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Postcode	Optional	8	Worker's home postcode. Please ensure this is in the correct format.	Must be a valid UK postcode.

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Workplace email address	**Optional** We'll need this if you want to email information to workplace email address.	65	Worker's work email address. **The email address must be unique, work-based and not shared with anyone else.**	Must be a valid email address.
Home email address	**Optional**	65	Worker's home email address.	Must be a valid email address.
Sex	**Mandatory**	N/A	Worker's sex. **Worker's title and sex must match.**	Only 'Male', 'Female', 'M' or 'F' valid.
Annual salary	**Mandatory**	N/A	Worker's pensionable earnings expressed as annual earnings. **For hourly paid workers you can use an annualised estimate to calculate this figure.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99.
Earnings payable in pay reference period (£)	**Optional**	N/A	This is the gross earnings payable to the worker in the relevant pay reference period made up of any of the following elements of pay: • Salary, wages, commission, bonuses and overtime • Statutory sick pay • Statutory maternity pay • Ordinary statutory paternity or additional statutory paternity pay • Statutory adoption pay. **If there are any other elements of pay, you may need to take advice on whether to include these.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99.

Adding workers

Field name	Requirement	Maximum characters	Description/notes	Data validation
Category identifier	**Optional**	65	If your scheme has different categories e.g. monthly and weekly paid workers, we'll use the category identifier relevant to the worker. This will have been agreed as part of the scheme design.	Required where category rules are set up. If the category has a name then only letters A to Z, space and - are valid. The data entered must exactly match the rule. Blank is acceptable. Where category rules are set up using a number(s) then only a numerical value, whole numbers only such as 1000 are valid. '£' and ',' are invalid.
Company start date	**Mandatory**	N/A	The date the worker joined your company.	Date format should be DD/MM/YYYY.
Currently an active member of any qualifying scheme with you.	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	We need to know if the worker is already an active member of any qualifying scheme with you. We'll also check to ensure the worker isn't already an active member of your Royal London auto enrolment scheme. Refer to the **Glossary of terms** for more information.	Only 'Y', 'Yes', 'N' or 'No' is valid.
Worker contribution (%)	**Optional** If the scheme default is to be used leave both the worker and employer contributions blank, otherwise we'll use the data provided.	N/A	The worker's contribution as a percentage of pensionable salary. Must be between 0.00 and 100.00 **You may need to change contributions from fixed amounts to a percentage.**	A numerical value up to 2 decimal places. Contribution rates should not be formatted with % sign (3% should be displayed as 3.00).

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/notes**	**Data validation**
Employer contribution (%)	**Optional** If the scheme default is to be used leave both the worker and employer contributions blank, otherwise we'll use the data provided.	N/A	The employer contribution as a percentage of pensionable salary. Must be between 0.00 and 100.00 **You may need to change contributions from fixed amounts to a percentage.**	A numerical value up to 2 decimal places. Contribution rates should not be formatted with % sign (3% should be displayed as 3.00).
Working or ordinarily working in the UK	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	If the individual is not classed as a worker the employer duties will not apply. Refer to the **Glossary of terms** for more information. If you don't provide this data we will assume the worker is working or ordinarily working in the UK.	Only 'Y', 'Yes', 'N' or 'No' is valid.
Non-worker	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	If the individual is not classed as a worker the employer duties will not apply. Refer to the **Glossary of terms** if you require further information.	Only 'Y', 'Yes', 'N' or 'No' is valid.
Salary exchange	**Optional**	N/A	If salary exchange is being applied. If no data is provided then the scheme default will apply.	Only 'Y', 'Yes', 'N' or 'No' is valid.

UPDATING WORKERS

You can provide us with certain data which allows us to update worker records automatically. The only fields that can't be updated are the payroll reference and date of birth. The table below outlines the data we need.

Updating workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Title	Optional	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	Mandatory	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	Mandatory	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	Optional	20	Worker's date of birth.	Date format should be DD/MM/YYYY.
National Insurance number	Optional	9	Worker's National Insurance number. **This number must be the same on all files you provide us.** **You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	Optional	20	The unique staff or payroll number you allocate to each worker. **You can use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.
Annual salary	Optional	N/A	Worker's pensionable earnings expressed as annual earnings. **For hourly paid workers you can use an annualised estimate to calculate this figure.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99.

Updating workers				
Field name	Requirement	Maximum characters	Description/ notes	Data validation
Address line 1	Optional	32	First line of worker's home address. This must be a valid address. **If provided then Address line 2 and Postcode must also be provided.**	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Address line 2	Optional	32	Second line of worker's home address. This must be a valid address. **If your records don't have an address line 2 you'll need to use either town/city for this field.**	
Address line 3	Optional	32	Third line of worker's home address, if this exists. This must be a valid address.	
Address line 4	Optional	32	Fourth line of worker's home address, if this exists. This must be a valid address. **Zip codes for foreign addresses should be entered here.**	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Postcode	Optional	8	Worker's home postcode. **Please ensure this is in the correct**	Must be a valid UK postcode.
Workplace email address	Optional	65	Worker's work email address. **The email address must be unique, work-based and not shared with anyone else.**	Must be a valid email address.

PROCESSING LEAVERS

To allow us to keep the scheme records up to date you'll need to tell us when workers leave the scheme. The table below outlines the data we need.

Assessing your workforce				
Field name	Requirement	Maximum characters	Description/notes	Data validation
Title	Optional	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	Mandatory	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	Mandatory	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	Optional	N/A	Worker's date of birth.	Date format should be DD/MM/YYYY.
National insurance number	Optional	9	Worker's National Insurance number.	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	Optional	20	The unique staff or payroll number you allocate to each worker. **You could use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.
Reason for leaving	Mandatory	50	The reason for leaving the scheme.	One of the following options should be provided: • **Stop contributions.** • **Left employment.** • **Death.**
Leaver date	Mandatory	N/A	The date the worker left the scheme.	Date format should be DD/MM/YYYY. This date cannot be greater than the current date.

ASSESSING THE WORKFORCE

You only need to give us data for workers who have not previously been assessed as eligible jobholders, in line with the frequency of your payroll. Our payroll adjustment file can help you identify the workers that need to be assessed (see page 18 for details). Alternatively, you can upload a full payroll file and we'll only extract the data required for workers who need to be assessed.

The table below outlines the data we need.

Assessing your workforce				
Field name	**Requirement**	**Maximum characters**	**Description/notes**	**Data validation**
Title	**Mandatory**	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	**Mandatory**	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	**Mandatory**	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	**Optional**	20	Worker's date of birth. If no data is provided we'll use the information we currently hold.	Date format should be DD/MM/YYYY.
National Insurance number	**Mandatory**	9	Worker's National Insurance number. **Our system uses the National Insurance number to identify workers, this number must be the same on all files you provide us. You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.

Assessing your workforce				
Field name	**Requirement**	**Maximum characters**	**Description/notes**	**Data validation**
Payroll reference	**Optional**	20	The unique staff or payroll number you allocate to each worker. **You can use this as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.
Earnings payable in pay reference period (i.e. without lower and upper thresholds being applied).	**Mandatory**	N/A	This is the gross earnings payable to the worker in the relevant pay reference period made up of any of the following elements of pay: Salary, wages, commission, bonuses and overtime Statutory sick pay Statutory maternity pay Ordinary statutory paternity or additional statutory paternity pay Statutory adoption pay. **If there are any other elements of pay, you may need to take advice on whether to include these.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99.
Currently an active member of any qualifying scheme with you.	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	We need to know if the worker is already an active member of any qualifying scheme with you. We'll also check to ensure the worker isn't already an active member of your Royal London auto enrolment scheme. Refer to the **Glossary of terms** for more information.	Only 'Y', 'Yes', 'N' or 'No' is valid.

Assessing your workforce				
Field name	**Requirement**	**Maximum characters**	**Description/notes**	**Data validation**
Working or ordinarily working in the UK	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	If the individual is not classed as a worker the employer duties will not apply. Refer to the **Glossary of terms** if you require further information. If you don't provide this data we will assume the worker is working or ordinarily working in the UK.	Only 'Y', 'Yes', 'N' or 'No' is valid.
Non-worker	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	If the individual is not classed as a worker the employer duties will not apply. Refer to the **Glossary of terms** if you require further information.	Only 'Y', 'Yes', 'N' or 'No' is valid.

MAKING CONTRIBUTIONS

To enable us to apply contributions to your auto enrolment scheme you'll need to give us the data in line with the pay frequency of your scheme. The table below outlines the data we need.

Making contributions				
Field name	**Requirement**	**Maximum characters**	**Description/notes**	**Data validation**
Title	**Optional**	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	**Mandatory**	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	**Mandatory**	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	**Optional**	20	Worker's date of birth. If no data is provided we'll use the information we currently hold.	Date format should be DD/MM/YYYY.
National Insurance number	**Mandatory**	9	Worker's National Insurance number. **Our system uses the National Insurance number to identify workers, this number must be the same on all files you provide us.** **You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	**Optional**	20	The unique staff or payroll number you allocate to each worker. **You can use this as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.

Making contributions

Field name	Requirement	Maximum characters	Description/notes	Data validation
Earnings in contribution period	**Optional** If left blank, we'll use the earnings we already hold to check the contributions. However, you may need to validate the worker's contributions.	N/A	Total pensionable earnings in contribution period. If you provide this data it will be used to check the worker and employer contribution amount. **Your contributions should be based on:** • **your scheme's definition of 'pensionable earnings'** • **earnings in the pay reference period.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99
Worker contribution (£)	**Mandatory** **If the scheme uses salary exchange then this amount should be £0.00.**	N/A	The amount of worker contribution deducted.	A numerical value up to 2 decimal places. '£' and ',' are invalid.
Employer contribution (£)	**Mandatory**	N/A	The amount of employer contribution deducted.	A numerical value up to 2 decimal places. '£' and ',' are invalid.

ADDITIONAL INFORMATION REQUIRED FOR OCCUPATIONAL PENSION SCHEMES ONLY

For occupational pension schemes, you may need the following information for adding new workers and assessing the workforce.

Field name	Requirement	Maximum characters	Description/notes	Data validation
Dual status worker	**Optional** This information doesn't need to be included in your payroll file as it can be confirmed when you upload the worker data.	N/A	You will need to check if a worker is classed as a dual status worker.	Only 'Y', 'Yes', 'N' or 'No' is valid.

PAYROLL ADJUSTMENT FILE

We will provide you with a payroll adjustment file to allow you to make the required changes to your payroll. This will make you aware of:

- workers who are being contractually enrolled

- workers who have become eligible jobholders

- when workers opt in / out of the scheme or make changes to their contributions

- any changes you need to make on the back of workers who have been assessed

You can download the data in a CSV format so you can easily make the changes required to your payroll.

The table below outlines the data we'll give you.

Payroll adjustment file			
Field name	**Description**	**Additional information**	**Possible outputs**
Title	Worker's title.	N/A	As provided.
First name	Worker's first name.	N/A	As provided.
Last name	Worker's last name.	N/A	As provided.
Date of birth	Worker's date of birth.	N/A	As provided.
National Insurance number	Worker's National Insurance number.	N/A	As provided.
Payroll reference	Worker's payroll reference number.	This will only be included if the data has already been provided.	As provided.
Effective date	The effective date of the adjustment you need to make.	**This may be in the future for some adjustments.**	DD/MM/YYYY. If worker is being auto enrolled this will be the enrolment date. If worker has opted in or out this will be the day we were notified.
Pension start date	The date the worker's pension contributions start.	**This is the date pension contributions should be calculated from and may be in the future.**	DD/MM/YYYY.

Payroll adjustment file			
Field name	**Description**	**Additional information**	**Possible outputs**
Process type	**The type of adjustment you need to make.**	The process type determines the action you'll need to take. This could be: • **Worker enrolment or opt in – you'll need to start pension contributions.** • **Opt out – you'll need to stop pension contributions and where appropriate refund contributions.** • **Change – amend pension contributions or update the worker type to eligible jobholder.**	Opt in, opt out, change or worker enrolment.
Eligible jobholder	**When a worker has been assessed as an eligible jobholder.**	This means you'll no longer need to include this worker in ongoing assessment.	Y or N.
Tax relief at source	**The method for applying tax relief.**	Worker contributions into a group personal pension or stakeholder scheme receive tax relief at source (unless they use salary exchange).	Y or N.
Worker contribution (%)	**Worker contribution as a percentage of salary.**	This is the scheme default, or the new contribution level as a result of a change instruction.	A numerical value up to 2 decimal places.
Employer contribution (%)	**Employer contribution as a percentage of salary.**	This is the scheme default, or the new contribution level as a result of a change instruction.	A numerical value up to 2 decimal places.

Payroll adjustment file			
Field name	**Description**	**Additional information**	**Possible outputs**
Category identifier	The information you provided to allow workers to be added to the correct category.	If your auto enrolment scheme has different categories for different payrolls e.g. monthly and weekly, you can use the identifier to help you manage the payroll updates you need to make.	As provided.
Royal London worker refund amount (£)	Refund of the worker contribution received by Royal London.	This is where a worker contribution has been paid to Royal London but the worker has subsequently opted out of the scheme.	A numerical value up to 2 decimal places.
Royal London employer refund amount (£)	Refund of the employer contribution received by Royal London.	This is where an employer contribution has been paid to Royal London but the worker has subsequently opted out of the scheme.	A numerical value up to 2 decimal places.
Salary exchange	Salary exchange applicable.	This is the scheme default, or as per the change instruction.	Y or N.

GLOSSARY OF TERMS

Qualifying scheme – A qualifying scheme must meet the qualifying criteria, as outlined in the Pensions Regulator's (TPR) detailed guidance – Pension schemes under the new employer duties.

Working or ordinarily 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.

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.

Dual status worker – 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.

DATA PROTECTION AND USE

To provide these auto enrolment services, we'll require data for your entire workforce, not just those workers who are members of the pension scheme. You'll want to have confidence about your responsibilities for the provision of this data and the way that we'll deal with it.

Data protection

We will comply with Data Protection regulations and any statutory regulations and codes of practices made in relation to personal data.

It's important that all personal data provided to Royal London by or on behalf of the Group will have been collected fairly and lawfully and in accordance with the requirements of the Act. If you have any concerns about providing this information we recommend that you contact your own advisers or the Information Commissioners Office for further advice and guidance.

Access and use

All data will be stored securely on our systems and you'll have access to all the data we hold. We can set up different levels of access for users of our online service and the data stored within it. As part of the implementation of your auto 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 point.

How we will use the data

- The personal information provided will not be passed to organisations outside the Royal London group unless we have permission in writing to do so, are under a legal obligation to do so or it is required to provide the services requested.

- We'll use the information supplied and information we obtain from other sources for administering the scheme, customer services and crime prevention.

- We'll store the information collected for as long as you and the legislation requires.

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.

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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.