



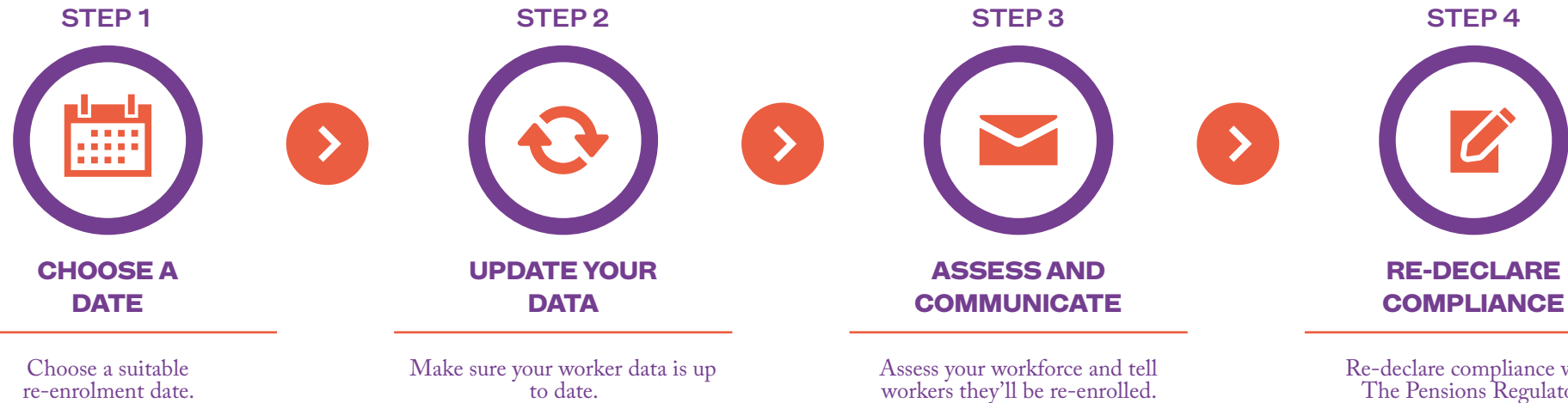
## CYCLICAL RE-ENROLMENT CONTINUING TO MEET YOUR EMPLOYER DUTIES

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 2017.



## 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.

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