

Cyclical Re-enrolment for employers

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.

To continue to meet your employer duties, you must re-enrol certain workers into your qualifying pension scheme every three years. 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.

This leaflet will tell you how cyclical re-enrolment works.

What do I need to do?

You'll work with your payroll provider to carry out re-enrolment. However, here are the main stages you should be thinking about.



Choose a date

Choose a suitable re-enrolment date.



Update your data

Make sure your worker data is up to date.



Assess and communicate

Assess your workforce and tell workers they'll be re-enrolled.



Re-declare compliance

Re-declare compliance with The Pensions Regulator

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 2018.

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Your re-enrolment window opens			Your three year anniversary date		Your re-enrolment window closes
1 July 2021			1 October 2021		31 December 2021

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 then 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.

What happens next?

Four weeks before the start of your re-enrolment window, we'll provide you with a detailed guide to the cyclical re-enrolment process.

If you have any questions, speak to your usual Royal London contact.



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