

Opting in

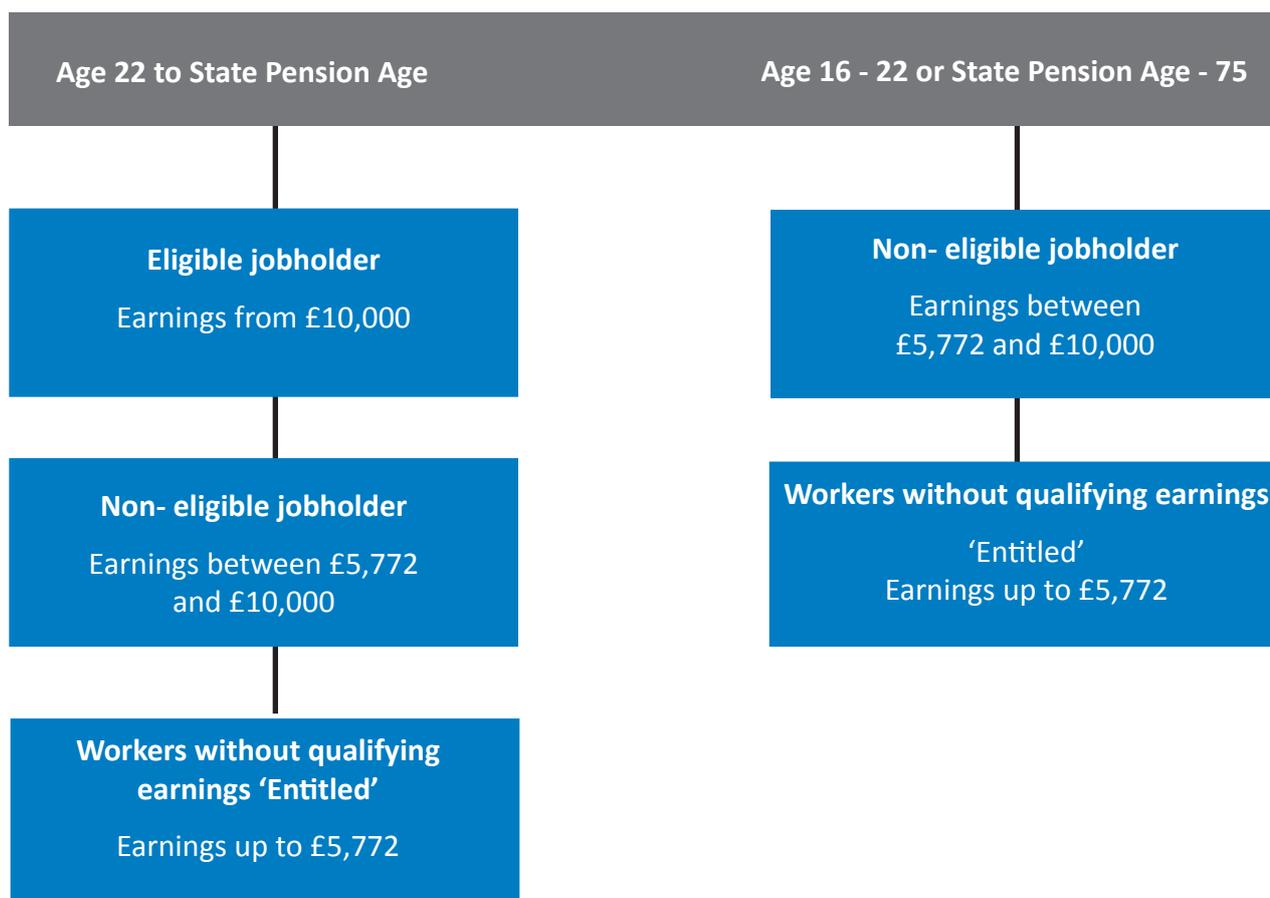
We've already established that you'll need to auto-enrol any eligible jobholders, who are defined as follows:

- Is not already an active member of a qualifying scheme
- Works or usually works in the UK
- Earns more than £10,000 a year
- Is at least 22 but under State Pension Age

However, you'll also need to enrol the following workers if they ask you to:

- Non-eligible jobholders
- Workers without qualifying earnings, also known as entitled workers

The table below defines each category of worker:



Managing Opt-in/Joining Requests:

You must have processes in place to handle any requests you may receive from a worker to become a member of a pension scheme.

A Jobholder who wishes to Opt-in will need to give their employer a signed “Opt-in Notice”.

You must enrol jobholders who have opted into a pension scheme you are using for automatic enrolment. You must usually do this within a month of receiving their request. Once in the pension scheme, they are treated the same as staff you have automatically enrolled which means you must pay an employer contribution.

An Entitled worker who wishes to join a pension scheme, will need to give the employer a “Joining Notice”.

The pension scheme you put these staff into does not have to be one you use for automatic enrolment and you do not have to pay an employer contribution unless you want to. But the scheme you put them into should still be good quality. The scheme provider will tell you the date when the staff member will go into the scheme. If you are enrolling your workers under contractual agreements outside the employer duties you need to understand how the employer duties impact on such agreements.



David Perry
Head of Employee Benefits

01603 218388
07760 162340
dperry@alanboswell.com

ifa@alanboswell.com
alanboswellgroup.com