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Auto Enrolment

As a result of the Government's Workplace Pension Reforms, West Berkshire Council from 1 April 2013 as the employer will have additional responsibilities to ensure its employees have appropriate access to a work based pension. This will involve assessing staff against set criteria in relation to age and earnings.

If you are already a member of the Local Government Pension Scheme or Teachers Pension Scheme, these changes will have no impact on you, although we are legally required to write to you in April 2013 to confirm you are already in an appropriate scheme.

If you are not in a pension scheme on 1 April 2013, we are legally required to write to you and provide you with details of how you can join a pension scheme, and how auto enrolment may affect you.

Under LGPS and TPS rules West Berkshire Council already automatically enrol staff on their start date, however, under the new legislation, if someone opts out of a qualifying workplace pension scheme or they haven't previously been given access to one, they may be automatically enrolled into a qualifying scheme should they meet certain criteria as set down in the new Pensions legislation.

What will Pensions Automatic Enrolment mean for me?

West Berkshire Council has to comply with Pension Automatic Enrolment Regulations with effect from 1 April 2013.

This will involve assessing all staff (including casual and supply) against set criteria which will determine how they are individually affected by the new regulations. Once we have made this assessment there is a legal requirement to write to every member of staff to notify them of how they are individually impacted.

These letters will be sent by Payroll to our employees home address. If you have not received a letter by 30 April 2013 then please contact Payroll on 01635 503049 or email payrollchanges@westberks.gov.uk

What criteria will be used in assessing staff in relation to Pensions Automatic Enrolment?

All staff, casual workers and supply teachers will be assessed against the following criteria:

Earnings (2013-2014)	Age (inclusive)	Age (inclusive)	Age (inclusive)
	16-21	22-SPA*	SPA*-74
Under £5,668 per annum (£472 per month) **	Entitled worker	Entitled worker	Entitled worker
Between £5,668 per annum (£472 per month) and £9,440 per annum (£786 per month) **	Non-eligible jobholder	Non-eligible jobholder	Non-eligible jobholder
Over £9,440 per annum (£786 per month) **	Non-eligible Jobholder	Eligible Jobholder	Non-eligible Jobholder

- * State Pension Age
- ** These figures are for the tax year 2013/14

Eligible Job Holders on 1 April 2013

West Berkshire Council has chosen to defer auto enrolling all eligible job holders who have previously been enrolled in either LGPS or TPS and have opted out of the scheme. This deferment is active until 30 September 2017, after this date you will be re-enrolled into LGPS or TPS as appropriate. You will be advised nearer the time regarding this.

You are able to join the scheme if you wish at any point, more detail on the benefits of doing so are available on the links at the bottom of this page.

Non Eligible Job Holders and Entitled Workers on 1 April 2013

Your pay will be assessed against the criteria each month. If your pay in the month exceeds £786, and you are also aged between 22 and the State Pension Age, you will be automatically enrolled into a pension scheme from the beginning of that month if you are not already a member of a pension scheme.

The assessment is made against the pay you receive each month, regardless of what period the pay relates to eg overtime for a previous month will be counted in the month it is paid.

You are able to join the scheme if you wish at any point, more detail on the benefits of doing so are available on the links at the bottom of this page.

Age

If you are earning above £786 per month but are under 22 or over the State Pension Age, you will not be automatically enrolled under this new legislation. However, if you earn £786 in the month that you turn 22, you will be automatically enrolled into a pension scheme if you are not already a member. The start date of your pension membership will be your 22nd birthday.

You are able to join the scheme if you wish at any point, more detail on the benefits of doing so are available on the links at the bottom of this page.

More Information

For more general information about pensions and saving for retirement, please visit the Department of Work and Pensions www.gov.uk/workplacepensions

Information relating to the Local Government Pension Scheme can be found at:

- www.berkshirepensions.org.uk
- Address: Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF
- Email: info@berkshirepensions.org.uk Telephone: 0845 602 7237

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Information relating to the Teachers' Pension Scheme can be found at:

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- www.teacherspensions.co.uk
- Address: Teachers' Pensions, Mowden Hall, Darlington, DL3 9EE
- E-mail: tpmail@teacherspensions.co.uk Telephone: 0845 6066166

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