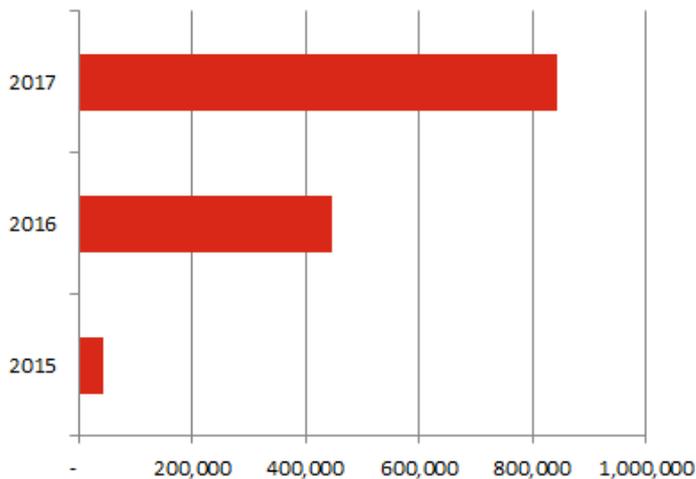




Automatic enrolment support and administration services

Automatic enrolment is intended to bring 11 million UK employees into workplace pension schemes, and will affect all employers. Whether you already provide a workplace pension scheme or not, there will be significant planning and administration required to ensure that your business complies with the new rules.



*Number of PAYE schemes expected to stage per annum
Source: NEST*

This is a major reform, which will be affecting large numbers of employers very soon.

Lindeyer Francis Ferguson can offer small and medium-sized employers support at every step of the process, whether you choose to work with existing pension schemes, the National Employment Savings Trust (NEST), another provider or a combination.

Planning and implementing automatic enrolment is going to be a challenge, and early planning is going to be essential – this means preparing well ahead of the staging date applying to your payroll scheme.

Our dedicated team of payroll specialists is on hand to guide you through the process and minimise the worry and the disruption to your business.

*Please turn over
for information
on our three
levels of
support...*

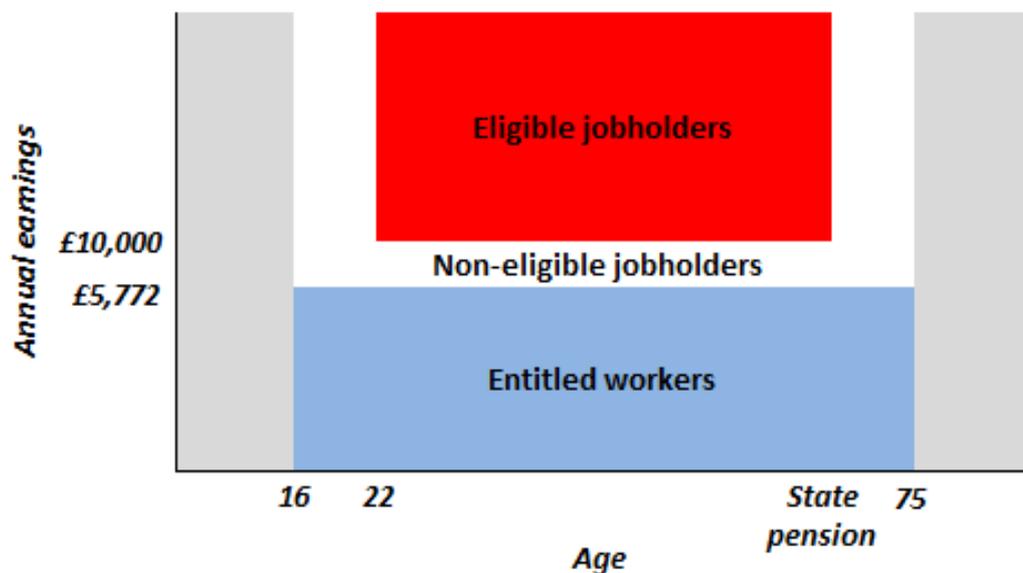


1. Pre-implementation

Our fixed-price pre-implementation service will help you to be best prepared ahead of your staging date.

We can help by...

- Confirming your staging date;
- Providing reports which categorise your workers into eligible jobholders (must be automatically enrolled), non-eligible jobholders (have the right to opt in) and entitled workers (can also opt in, without mandatory employer contributions);



- Providing an assessment of the cost involved under automatic enrolment or by certifying an existing scheme; and
- Advising you on notifying your workers.

We can't...

- Offer advice on which pension scheme would be most suitable. We're not authorised to give investment or pensions advice.

Helpful
Supportive
Positive Approachable



2. Implementation

Our implementation service is designed for employers wishing to use collective schemes designed for smaller employers, such as NEST, Now and The People's Pension, which commentators believe will be popular. However, we can also provide help and support in registering a new scheme and enrolling workers with other pension providers.

The service includes:

- Registration with the Pensions Regulator (declaration of compliance);
- Provision of template communications to workers to ensure that you meet the minimum legal requirements;
- Guidance on how to register as an employer (we cannot do this for you as the employer is legally required to accept the Terms and Conditions) and how to provide us with "authorised delegate" or "administrator" access to manage the account; and
- Enrolment of your workers (which activates their individual accounts).

3. Regular Administration

Once you're up and running, it's important to monitor your compliance with automatic enrolment on a regular basis. *We can help by...*

- Submitting the monthly payroll schedules as data feeds to the pension provider
- Letting you know when workers' age or earnings level triggers automatic enrolment
- Advising you as to the eligibility of new employees and auto-enrolling them
- Receiving from you details of opt-outs and ensuring re-enrolment occurs at the right time
- Provision of template communication to workers for each pay period where there are changes to their employment status or categorisation.

Helpful
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4. Fees

The cost of our services depends on how many workers you employ, and your specific requirements. Administration fees are based on employer contributions being made monthly, with an average level of staff turnover. These will be added to your normal payroll processing fees.

Fees are exclusive of VAT, and are reviewed annually and may be adjusted for inflation.

We have provided below an indication of our likely fees in dealing with each stage of the process, for your information.

Service	Number of employees:				
	0-10	11-25	26-50	50-100	101+
Pre-implementation	200	250	350	450	750
Implementation (NEST or similar)	200	250	350	450	750
Regular administration (Monthly)	20	30	45	60	90

If you decide to use our services, we will provide you with a quote tailored to your specific requirements, and we'll also issue a Letter of Engagement covering our and your responsibilities and our standard Terms and Conditions.

To find out more...

For more information, or for a free initial consultation, please speak to your usual LFF contact, or get in touch with us at:

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