

Appendix A

Assessing a worker - Transcript

This is a transcript of the flowchart intended as supporting material for
Detailed guidance no. 3c – Having completed the assessment

Where the employer is not using postponement.
See **Detailed guidance no. 3a – Postponement**

Please note:

* These figures are for the 2014-2015 tax year. These figures are reviewed annually by the Department for Work and Pensions (DWP). Where there is a change, the figures for the next tax year after they have been announced by DWP, as well as the historic and current figures, can be found on our website at www.tpr.gov.uk/earnings-thresholds.

1. **How old are they?**
State pension age to 74 – go to 13
22 to state pension age – go to 6
16 to 21 – go to 2
2. **Are they working, or ordinarily working, in the UK under their contract?**
No – No duties
Yes – go to 3
3. **Assessing earnings**
 - (1) Identify pay reference period
 - (2) Assess qualifying earnings payable in that pay reference period
 - (3) Compare against the lower level of qualifying earnings (£5,772)* appropriate to the pay reference period.

Less than £5,772 (pro rata)* – go to 5
More than £5,772 (pro rata)* – go to 4
4. **Non-eligible jobholders**
Are any of these workers already active members of a qualifying scheme that you provide?

No – go to 4.2
Yes – go to 4.1

4.1. **Give information**

Give information about the pension scheme no later than two months after the criteria to be a non-eligible jobholder are first met (the assessment date) (unless it has already been given)

4.2. **Give information**

- Give information about their right to opt in to an automatic enrolment scheme no later than six weeks after their right applies (the assessment date) (unless it has already been given)
- Assess the worker in each pay period to identify if automatic enrolment or entitled worker information requirements are met.

5. **Entitled workers**

- Give information about their right to join a pension scheme no later than six weeks after the date their right first applies (the assessment date) (unless the worker already is an active member of a pension scheme you provide or it has already been given).
- Assess the worker in each pay reference period to identify if automatic enrolment or non-eligible jobholder information requirements are triggered.

6. **Are they working, or ordinarily working, in the UK under their contract?**

No – no duties

Yes – go to 7

7. **Assess earnings**

- (1) Identify pay reference period
- (2) Assess qualifying earnings payable in that pay reference period
- (3) Compare against the lower level of qualifying earnings (£5,772) and the earnings trigger for automatic enrolment appropriate to the pay reference period.

More than £10,000 (pro rata)* – go to 10

Between £5,772 and £10,000 (pro rata)* go to 9

Less than £5,772 (pro rata)* – go to 8

8. **Entitled workers**

- Give information about their right to join a pension scheme no later than six weeks after the date their right first applies (the assessment date) unless the worker already is an active member of a pension scheme you provide or it has already been given).

- Assess the worker in each pay reference period to identify if automatic enrolment or non-eligible jobholder information requirements are triggered.

9. Non-eligible jobholders

Are any of these workers already active members of a qualifying scheme that you provide?

No – go to 9.2

Yes – go to 9.1

9.1. Give information

Give information about the pension scheme no later than two months after the criteria to be a non-eligible jobholder are first met (the assessment date) (unless it has already been given)

9.2. Give information

- Give information about their right to opt in to an automatic enrolment scheme not later than six weeks after their right applies (the assessment date)(unless it has already been given)
- Assess the worker in each pay period to identify if automatic enrolment or entitled worker information requirements are met.

10. Eligible jobholders

Are any of these workers already active members of a qualifying pension scheme that you provide?

No – go to 12

Yes – go to 11

11. Give information

Give information about the pension scheme no later than two months after the criteria to be an eligible jobholder are first met (the assessment date) (unless it has already been given).

12. Does the employer wish to use postponement?

No – go to 12.2

Yes – go to 12.1

12.1. Give postponement notice

Give tailored notice for a jobholder no later than six weeks after the criteria to be an eligible jobholder are met. Assess worker again on the deferral date.

12.2. Automatically enrol

Complete automatic enrolment within six weeks.

13. **Are they working, or ordinarily working, in the UK under their contract?**

No – no duties

Yes – go to 14

14. **Assess earnings**

- (1) Identify pay reference period
- (2) Assess qualifying earnings payable in that pay reference period
- (3) Compare against the lower level of qualifying earnings (£5,772) and the earnings trigger for automatic enrolment appropriate to the pay reference period.

More than £5,772 (pro rata)* – go to 16

Less than £5,772 (pro rata)* go to 15

15. **Entitled workers**

- Give information about their right to join a pension scheme no later than six weeks after the date their right first applies (the assessment date) (unless the worker already is an active member of a pension scheme you provide or it has already been given)
- Assess the worker in each pay reference period to identify if automatic enrolment or non-eligible jobholder information requirements are triggered.

16. **Non-eligible jobholders**

Are any of these workers already active members of a qualifying scheme that you provide?

No – go to 16.2

Yes – go to 16.1

16.1. **Give information**

Give information about the pension scheme no later than two months after the criteria to be a non-eligible jobholder are first met (the assessment date) (unless it has already been given).

16.2. **Give information**

- Give information about their right to opt in to an automatic enrolment scheme no later than six weeks after their right applies (the assessment date) (unless it has already been given)
- Assess the worker in each pay period to identify if automatic enrolment or entitled worker information requirements are met.