

Appendix C

Assessing groups of workers on the deferral date after using postponement at the employer's staging date - Transcript

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

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.

**The pension scheme must be a UK tax registered scheme and have direct payment arrangements in place (personal pension schemes only).

SPA = state pension age

1. **Identify your workers for whom you used postponement.**
Now go to 2
2. **Do you use one of the tailored postponement notice options?**
Yes – go to 12
No – go to 3
3. **Exclude any workers under 16 or over 74.**
Now go to 4
4. **Exclude any workers who do not work or ordinarily work in the UK under their contract.**
Now go to 5
5. **Which type of postponement notice did you use?**
General notice A – go to 7
General notice B – go to 6
6. **Assess earnings**
 - (1) Identify relevant pay reference period
 - (2) Assess qualifying earnings payable in relevant pay reference period
 - (3) Compare against the lower level of qualifying earnings (£5,772) and the earnings trigger for automatic enrolment (£10,000) appropriate to the pay reference period.

Between £5,772 (pro rata)* and £10,000 (pro-rata)* – go to 6.3
More than £10,000 (pro rata)* – go to 6.2
Less than £5,772 (pro rata) – go to 6.1

6.1. Entitled worker

Assess the worker in each pay reference period to identify if automatic enrolment is triggered.

6.2. Potential eligible jobholder

Apply age criteria.

22 to state pension age – go to 6.4

16 to 21 or state pension age to 74 – go to 6.3

6.3. Non-eligible jobholder

Assess the worker in each pay reference period to identify if automatic enrolment is triggered.

6.4. Automatically enrol

Complete automatic enrolment within six weeks.

7. Assess earnings

(1) Identify relevant pay reference period.

(2) Assess qualifying earnings payable in relevant pay reference period.

(3) Compare against the lower level of qualifying earnings (£5,772) and the earnings trigger for automatic enrolment (£10,000) appropriate to the pay reference period.

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

More than £10,000 (pro rata)* – go to 9

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

8. Entitled worker

Are any of these workers an active member of a pension scheme** that you provide on the deferral date?

No – go to 8.2

Yes – go to 8.1

8.1. No duties

If the scheme is not a qualifying scheme, assess the worker in each pay reference period to identify if automatic enrolment is triggered.

8.2. Assess the worker in each pay reference period to identify if automatic enrolment is triggered.

9. **Potential eligible jobholder**
Apply age criteria
- 22 to state pension age – go to 11
16 to 21 or state pension age to 74 – go to 10
10. **Non-eligible jobholders**
Are any of these workers an active member of a qualifying pension scheme that you provide on the deferral date?
- No – go to 10.2
Yes – go to 10.1
- 10.1. Give information about the scheme no later than two months after the criteria to be a non-eligible jobholder is met.
- 10.2. Assess the worker in each pay reference period to identify if automatic enrolment is triggered.
11. **Eligible jobholders**
Are any of these workers an active member of a qualifying scheme that you provide on the deferral date?
- No – go to 11.2
Yes – go to 11.1
- 11.1. Give information about the scheme no later than two months after the criteria to be an eligible jobholder is met
- 11.2. **Automatically enrol**
Complete automatic enrolment within six weeks.
12. **Do the recipients of the notice still work or ordinarily work in the UK under their contract?**
No – no duties
Yes – go to 13
13. **Are they still aged between 16-74?**
No – no duties
Yes – go to 14
14. **Assess earnings**
- (1) Identify relevant pay reference period
 - (2) Assess qualifying earnings payable in relevant pay reference period
 - (3) Compare against the lower level of qualifying earnings (£5,772) and the earnings trigger for automatic enrolment (£10,000) appropriate to the pay reference period.

Between £5,772 (pro rata)* and £10,000 (pro-rata)* – go to 17
More than £10,000 (pro rata)* – go to 16
Less than £5,772 (pro rata)* – go to 15

15. Entitled worker

Was the postponement notice the tailored notice for an entitled worker?

No – go to 15.1

Yes – go to 15.2

15.1. Entitled worker

Give information about their right to join a pension scheme no later than six weeks after their right applies (the assessment date).

Assess the worker in each pay reference period to identify if automatic enrolment is triggered.

15.2. Entitled workers

Assess the worker in each pay reference period to identify if automatic enrolment is triggered.

16. Potential eligible jobholders

Apply further age criteria

16 to 21 or state pension age to 74 – go to 17

22 to state pension age – 16.1

16.1. Eligible jobholders

Complete automatic enrolment within six weeks.

17. Non-eligible jobholders

Was the postponement notice the tailored notice for a jobholder?

Yes – go to 17.2

No – go to 17.1

17.1. Non-eligible jobholders

- Give information about their right to opt in to an automatic enrolment scheme no later than one six weeks after their right applies (the assessment date).
- Assess the worker in each pay reference period to identify if automatic enrolment is triggered.

17.2. Non-eligible jobholders

Assess the worker in each pay reference period to identify if automatic enrolment is triggered.