**Auto-Enrolment Key Facts**

All employers with more than one worker must put in place an auto-enrolment pension scheme.

**Staging Date** – the date by which you must have in place a pension scheme for auto-enrolment. For employers with less than 30 workers your staging date is based on your PAYE reference.

**Earnings Trigger** – The amount which must be earned before a worker can be automatically enrolled. Currently £10,000 per annum in tax year 2015/16.

**Qualifying Earnings** – a band of earnings used to calculate contributions. For 2015/16 tax year this is £5,824 - £42,385

**Eligible Jobholders** – Workers who must be auto-enrolled because they earn more than the earnings trigger and are age 22 or over but under State Pension age.

**Non-Eligible Jobholders** – Workers who will not be automatically enrolled due to their age or earnings but can opt-in to the pension and if they do so will receive employer contributions. Must earn above £5,824 in tax year 2015/16.

**Entitled Workers** – those that earn below £5,824 per annum in tax year 2015/16 and can choose to opt-in, however will not be entitled to employer contributions.

**Opting-Out** – Eligible jobholders who choose to opt-out within one month of being auto-enrolled and can therefore receive a refund of contributions.

**Postponement**– When the employer delays the process of auto-enrolment for a period of up to three months at staging and/or for new employees.

**Contribution Phasing** – Contributions will be phased in as follows:

Up to April 2018 – Employer Minimum 1%, Total contribution 2%

Apr 2018 – March 2019 – Employer Minimum 2%, Total Contribution 5%

From Apr 2019 onwards – Employer Minimum 3%, Total Contribution 8%