

Online service **for auto enrolment**

User guide

Contents

Welcome	6
Workers being contractually enrolled	6
Workers being automatically enrolled	6
All workers	6
Getting Started	7
Activate your account.....	7
Password resets	7
Extra help	7
The dashboard	8
Import data	9
How to import a file.....	9
Importing multiple files	10
Create new template.....	10
Data importing problems and errors.....	13
Problems importing a file	13
Data errors in your CSV file	14
Payroll references beginning with zero	16
Add workers	18
Add workers by importing a file	19
1. Import file.....	19
What information should I include in my CSV file?.....	19
2. Results.....	21
Missing details table.....	21
Workers who are ready to progress	22
Deleting workers	23
Save workers.....	23
3. Next steps	24
Worker types.....	24
Workers with duties	25
Workers with no duties	26
Workers re-joining your workforce	26
Duplicate workers	26
Add workers individually.....	27
1. Personal and enrolment details.....	27
Enrolment details	28

2. Contact and employment details.....	29
3. Results.....	31
Next steps	32
Contributions.....	32
Manage your workforce	33
View workforce	33
Searching and filtering	33
Identifying your workers	34
Managing your workforce.....	34
Where to find the different options in workforce	34
Update worker details	36
Update workers by importing a file	36
What information should I include in my CSV file?.....	37
Review changes.....	37
Workers who cannot be updated	38
Workers who will be updated.....	38
Edit worker details	39
Moving around the edit worker screens	39
Personal and enrolment details	39
Contact and employment details	40
Results	41
Opt worker in.....	42
How can workers opt in?	42
Contractual enrolment.....	42
Auto enrolment.....	43
Use the system to opt an auto enrolment worker in	43
Enrolment date	43
Make the declaration.....	44
Confirmation.....	44
Opt worker out	44
Contractual enrolment workers.....	44
How can auto enrolled workers opt out?.....	44
Use the system to opt an auto enrolment worker out	45
Declaration	45
Confirmation.....	46
Resolve problems with opting in and out	47
Communications.....	48
When communications will be issued	49
Contractual enrolment.....	50
View document history	50

Leavers..... 51

Tell us about leavers individually	51
Tell us about leavers by importing a file	52
What information should I include in my CSV file?.....	52
Example leavers file.....	53
Review leavers.....	53
Workers who will be updated.....	54
Workers who will not be updated.....	54
Updating your leavers file.....	54
Confirmation	54

Assess workers 55

When should I assess my workers?.....	55
What information do I need to provide?.....	55
Select pay reference period.....	55
Choose the frequency to assess.....	55
Choose a pay reference period	55
Choose how you'll provide earnings details.....	56
Import file	56
What information should I include in my CSV file?.....	56
How to import a file.....	56
How do I know which workers to include in the file?.....	57
Review earnings	57
Missing earnings.....	57
Input earnings	58
Results	58
Worker types and actions	59
Will be monitored	59
Will be automatically enrolled	59
Will be assessed at postponement date.....	59
Already contractually enrolled.....	59
Provide missing details.....	60
Save and continue	60
Next steps.....	61
sks table.....	61
Workers without tasks table	61

Payroll updates..... 62

When should I update my payroll?.....	62
How do I know what updates to make?.....	62

Types of payroll updates	63
Contractual enrolment.....	64
Opt ins	64
Opt outs	65
Worker enrolment	65
Changes.....	66
Exporting the updates.....	66
Add filters to the payroll updates file.....	67
Marking payroll updates as ‘done’	68
Updates marked as ‘done’ in error	69
Mark tasks as done.....	69

Contributions 70

Accessing contributions.....	70
The make a contribution screen	70
Import file	71
Input/edit schedule	72
Save and continue	72
Review Schedule	73
Correcting errors.....	74
These contributions are not as expected, please review the warnings	74
Contributions that will not be made	74
Workers who can’t be found on the dashboard	75
Unexpected contributions	77
Workers contributing via Salary Exchange	80
Workers with outstanding assessments	82
Workers with missing details.....	83
Workers with missing contributions	84
Contributions that will not be made.....	85
Contribution that’s different to the amount expected	86
Check total and submit	89
Check total	89
Contribution History.....	90

Tasks 93

Carrying out the tasks	94
Workers with missing details.....	94
Declaration of compliance	96
Marking tasks as done	98
Setting task reminders.....	98
Email reminders	99

Glossary 100

Welcome

Our online service for auto enrolment is our system for managing your auto enrolment scheme.

The screenshot shows the Royal London online service dashboard. At the top, there's a header with the Royal London logo, user information (User: hostaff2@rig-test.com, Scheme: G MQYYVP & YXPY (YYTMTPMVT) NVCVYTH (Ref: 77707)), and links for Online Service, Contact us, and Log out. Below the header is a navigation bar with tabs: Home, Tasks, Workforce, Assess, Contributions & payroll, Leavers, Moving scheme, Cyclical re-enrolment, and Admin. The main content area is divided into several sections. On the left, under the 'Tasks' tab, there are three large circular icons: a red exclamation mark for 'Due now' (6), an orange clock for 'Upcoming' (0), and a green checkmark for 'Done' (...). To the right of these are four action buttons: 'ADD WORKERS' (with a car icon), 'VIEW WORKFORCE' (with glasses icon), 'MAKE CONTRIBUTION' (with a coin icon), and 'UPDATE PAYROLL' (with a wallet icon). Below these are three summary tables. The 'Workforce' table shows Total: 86, Current Employees: 81, and Leavers: 5. The 'Contributions' table shows Next due date: August 2024, Last complete: July 2024, and Amount received: £2,055.95. The 'Quick links' section contains links for 'Help & support' and 'Your pension scheme microsite'.

Workforce	
Total:	86
Current Employees:	81
Leavers:	5

Contributions	
Next due date:	August 2024
Last complete:	July 2024
Amount received:	£2,055.95

Quick links	
Help & support	
Your pension scheme microsite	

As you take on new workers, you will have to add them to the system, notifying workers within six weeks.

Workers being contractually enrolled

- Workers need to be provided with enrolment information and details of their right to opt in to an automatic enrolment scheme within six weeks of their enrolment date.
- From their enrolment date, workers who have been contractually enrolled must be monitored for age and earnings to identify when they become a jobholder for the first time.

Workers being automatically enrolled

- Workers need to be issued communication within six weeks of the automatic enrolment start date, or their company start date, whichever is earlier.
- After your payroll cut off date you will have to assess your workers earnings in that pay reference period to see if they should be enrolled in the pension scheme.

All workers

- You must ensure your payroll is kept up to date, that the correct contributions are paid and any refunds are made to workers.
- Having paid the workers, you submit your contributions schedule and made the contribution.

This guide will show you how you can use our online service for auto enrolment to meet these duties. Throughout the guide, when we mention 'the system' we are referring to our online service for auto enrolment and not any other part of our online service.

Getting Started

Log in and get started with our [online service](#).

Activate your account

Once your account has been created by Royal London you'll receive a registration email asking you to complete set up. You should click on the 'Activate' button in the email.

We'll send a unique 6 digit verification code to your mobile phone via SMS. The code's valid for 10 minutes and should be entered online.

Next, you'll be asked to choose a password and follow the on-screen prompts.

As part of the log in process, you'll see a prompt to 'Remember my device'. If you choose 'Yes', next time you log in, using the same device, you won't need to verify your mobile number, unless more than 30 days have passed.

If your email address changes, we'll send an email with a code for you to enter into the log in screen to verify your new email address.

Password resets

You can reset your password quickly and simply by:

- Selecting the 'Forgot password?' link on the login page.
- Enter the email address you use to login.
- We'll send you an email with a Password reset link for you to click.
- This will generate a unique 6 digit verification code sent to your mobile phone via SMS – so we know it's you.
- Enter the code online to verify your email address.
- Then finally choose your new password.

Extra help

If you need help logging in, please contact our web support team on 0845 605 0401 or [email us](#).

The dashboard

When you log in you will see the dashboard. This is the central point for all processing. It organises all the activities required to run an auto enrolment scheme.



User: hostaff2@rlg-test.com
Scheme: G MQYYVP & YXPY (YYTMTPMVT) NVCVYTH (Ref: 77707)

[Online Service](#) [Contact us](#) [Log out](#)

[Home](#) [Tasks](#) [Workforce](#) [Assess](#) [Contributions & payroll](#) [Leavers](#) [Moving scheme](#) [Cyclical re-enrolment](#) [Admin](#)

Tasks

!

Due now

6

🕒

Upcoming

0

✓

Done

...



ADD WORKERS



VIEW WORKFORCE



MAKE CONTRIBUTION



UPDATE PAYROLL

Workforce

Total: 86

Current Employees: 81

Leavers: 5

Contributions

Next due date: August 2024

Last complete: July 2024

Amount received: £2,055.95

Quick links

[Help & support](#)

[Your pension scheme microsite](#)

Use the dashboard to keep up-to-date with the status of your tasks.

Use the buttons to the right to access the main processes. Alternatively, use the top menu to navigate through the system. Use the Admin dropdown menu to change your settings and set task reminders.

Use the links at the top right of every page to access our online service and to contact your Corporate Servicing Team who will be able to assist with any queries or problems you may have.

[Online Service](#) [Contact us](#) [Log out](#)

8

Import data

You need to provide us with data to carry out the following processes:

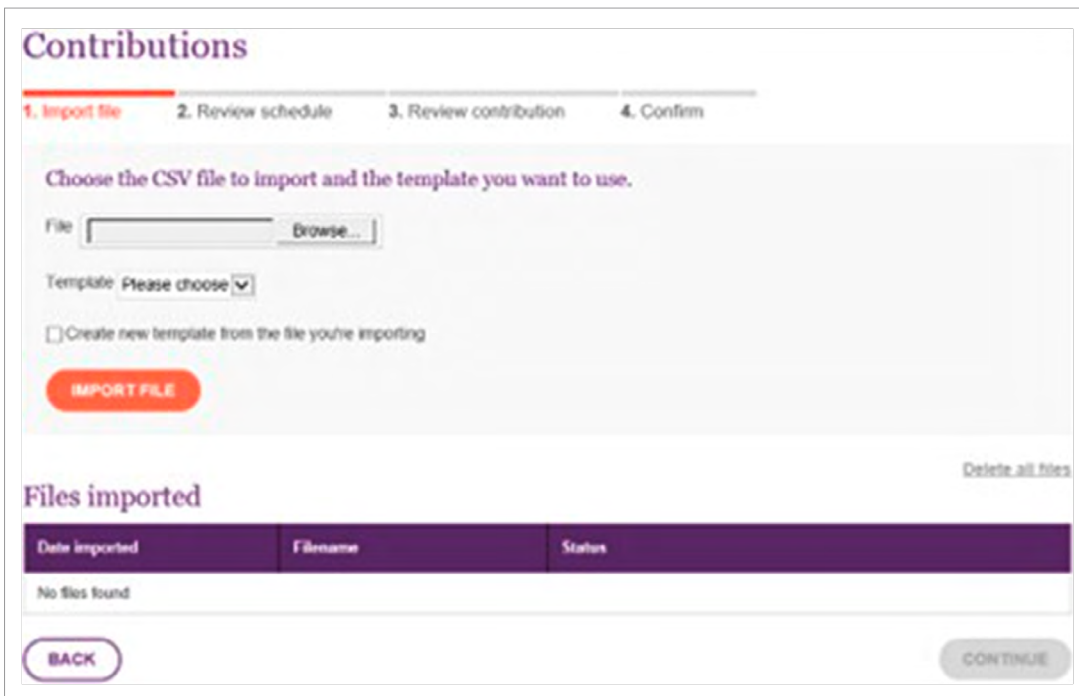
- Add workers, see page 18
- Update workers, see page 36
- Leavers, see page 51
- Assess workers, see page 55
- Make a contribution, see page 70

You have the option to import the data required or manually enter it. We strongly recommend that you import information using a CSV file containing data extracted from your system. This is the quickest method and will cut down on the risk of errors caused by manually entering the data.

How to import a file

The process for importing a CSV file is the same throughout the system.

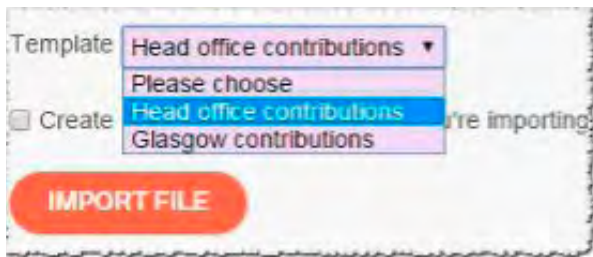
1. When you import a file, you'll see a screen like this:



The screenshot shows a web interface titled 'Contributions'. At the top, there is a progress bar with four steps: '1. Import file' (highlighted in red), '2. Review schedule', '3. Review contribution', and '4. Confirm'. Below the progress bar, the main heading is 'Contributions'. The first section is 'Choose the CSV file to import and the template you want to use.' It contains a 'File' input field with a 'Browse...' button, a 'Template' dropdown menu set to 'Please choose', and a checkbox labeled 'Create new template from the file you're importing'. An orange 'IMPORT FILE' button is at the bottom of this section. The second section is 'Files imported', which includes a 'Delete all files' link. Below this is a table with three columns: 'Date imported', 'Filename', and 'Status'. The table currently shows 'No files found'. At the bottom of the form are two buttons: a purple 'BACK' button and a grey 'CONTINUE' button.

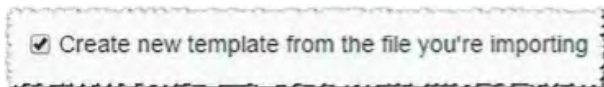
2. Ensure the file you wish to import is saved as a CSV file. Many payroll and HR systems allow you to export data in CSV format or you can save a spreadsheet as a CSV file using spreadsheet software such as Microsoft Excel.
3. If you have leading zeros in your payroll reference numbers, see page 16 to resolve an issue that can occur when saving these numbers in a CSV file using Excel.

4. Choose a template. We use templates to map your headings to our fields.



You won't see this option if you've only got one template or there's no templates available.

5. Tick **Create new template from the file you're importing** if you need to create a new template because the existing templates don't match the headings in your file or no templates have been set up. See Create new template on page 10 to find out more.



6. Click **Import file**. If you're creating a new template, the Create template screen will open. If you've already created the template, we'll import the data in the file. If it's a large file, this may take a while. You can leave the screen and we'll carry on checking your data. You can even log out. When you log back in, return to the import file screen to see the results.
7. If there's a problem with the file, you'll see an onscreen error. If there is a problem with the data in the file, you'll see a link to download an error file. There's more information on errors on page 13.
8. When the file has imported correctly, you'll see a green tick. You can then continue.

Importing multiple files

You can import multiple files without waiting for each to complete. Just follow the above procedure for each one. We'll check the data in each concurrently.

Create new template

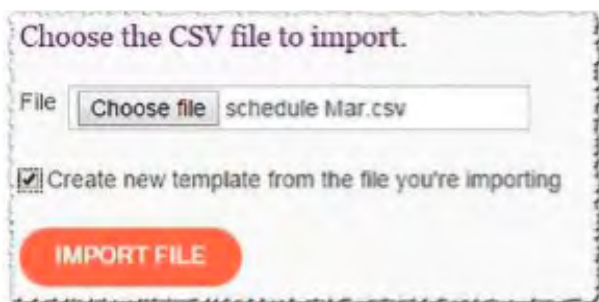
Create a template to map the headings in your CSV file to our fields. You can access this screen from the **Import file** screen. You will need to create separate templates for each process.

The number of fields you'll need to map will vary depending on the mandatory fields required. So, for example, you'll need to map more fields for Add Worker than for Contributions. Our data guide covers all the information required. Download it from employer.royallondon.com/cedataguide

Because there can be some variation for certain schemes when adding workers and during assessment, we will tell you what the mandatory fields are for your scheme at the implementation stage.

To create a new template:

1. On the Import File screen, choose the file containing the data you wish to import.
2. Tick the **Create new template from the file you're importing** box.



Choose the CSV file to import.

File schedule Mar.csv

☒ Create new template from the file you're importing

IMPORT FILE

3. Click **Import file**.
4. You'll then see the **Create template** screen.
5. Give your template a name that is unique and will be understandable later.



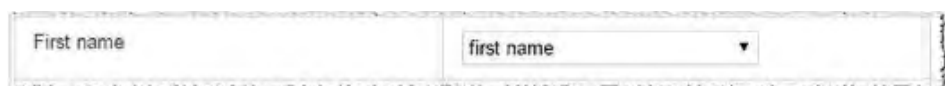
1. Import file 2. Review schedule 3. Review contribution 4. Confirm

To allow us to create a new template for the file you're importing, please match the heading boxes below. You must choose an option for each of the Required fields.

Template name:

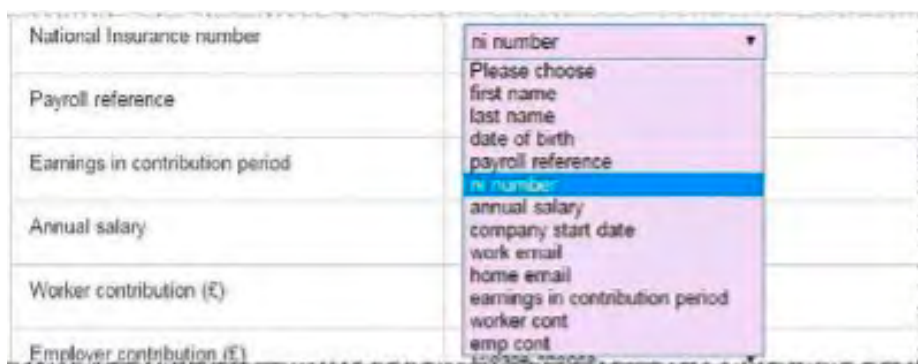
Field	Heading in CSV file
Title	Please choose
First name	Please choose

6. Where we can, we will auto select the heading in your file that seems closest to each field.



First name	first name
------------	---

7. Use the dropdown box next to each field to match any that have been missed or are wrong.



National Insurance number	ni number
Payroll reference	Please choose
Earnings in contribution period	first name
Annual salary	last name
Worker contribution (£)	date of birth
Employer contribution (£)	payroll reference

8. Map all the mandatory fields listed in the data guide (employer.royallondon.com/cedataguide)
Our system is built with an extra level of flexibility to allow for some missing items; however if you don't map the mandatory fields, you'll have to provide missing details later.
9. Click **Create template** at the bottom of the screen to create the template and start importing the data in your file.

Field	Heading in CSV file	Example entry	Required
Title	Please choose ▼	Mr	
First name	first name ▼	John	Yes
Last name	last name ▼	Smith	Yes
National Insurance number	ni number ▼	J0610203A	Yes
Payroll reference	payroll reference ▼		
Earnings in contribution period	earnings in contribution period ▼	2000.00	
Annual salary	annual salary ▼	30000.00	
Worker contribution (£)	worker cont ▼	200.00	Yes
Employer contribution (£)	emp cont ▼	300.00	Yes
Worker contribution (%)	Please choose ▼	2.00	
Employer contribution (%)	Please choose ▼	3.00	

BACK
CREATE TEMPLATE

10. When you have created the template, any files with these headings will automatically be imported. If you have created more than one template for the process, you'll see a dropdown box showing you the options. Select the template that matches the heading in your file.

Template

Head office contributions ▼
 Please choose
 Head office contributions
 Glasgow contributions

☐ Create

You're importing

IMPORT FILE

11. If the headings change in your file, create a new template.
12. You can't use the same template for different processes; set up a new template for each process.

Data importing problems and errors

This section shows you how to troubleshoot problems and errors that can occur when you import a file.

- If there is a problem with the file headings, templates or the file in general and we can't import it, we'll show an error message on the screen.
- If we can import the file but there is a problem with the data, we'll produce an error file to help you identify the problem.
- You may also encounter problems if you have leading zeros on your worker payroll reference numbers.

Problems importing a file

If we can't import your file, you'll see an error on the screen like this.



▪ The format of one or more of the headings in your file is incorrect. They can only contain letters, numbers and the following characters: hyphen (-), percent (%), ampersand (&), slash (/), pound sign (£) or spaces. No other characters are allowed. Please update your file and import it again.

- **We can't import your file because it contains duplicate headings. Please change these and try again**
Headings in your file must be unique.
- **We can't import your file because the headings don't match those in the template you've selected. Please select another template or create a new template.**
If the headings in your file don't match the selected template, change the headings, select another template or set up a new template. This message also appears if one of the headings mapped in the template is left blank.
- **Please provide a valid file format**
Please make sure your file is in a CSV format. This means that the file name ends in '.csv'.
- **Please choose a CSV file**
You don't appear to have selected a file to import. Click Browse and select a CSV file from your computer.
- **Please choose a template or create a new one**
You can't import a file without setting up a template first to map your headings with our fields. If you have more than one template already set up, a drop down box will appear and you should choose one.
- **The heading [Field name] contains more than 70 characters**
All headings should contain fewer than 70 characters. If all your headings are listed with this message, your file has become corrupted and the system is having trouble recognising the headings. Save the file again and re-import it.
- **The format of one or more of the headings in your file is incorrect. They can only contain letters, numbers and the following characters: hyphen (-), percent (%), ampersand (&), slash (/), pound sign (£) or spaces. No other characters are allowed. Please update your file and import it again.**
If your headings seem to be correct, your file may have become corrupted and the system is having trouble recognising the headings. Save the file again and re-import it.

Data errors in your CSV file

The error file lists data errors in your CSV file.

- When we find problems with the data in your CSV file, we'll give you a link to download an error file.

Date Imported	Filename	Status
Wed, 01 Apr 2015, 9:28 AM	new workers.csv	 We can't import your file. We've found a problem with the information in it. To find out what the problems are please download the error file . This will show you what you need to change before re-importing your file.

- The error file is a copy of your file with an extra column at the end which details the errors in each record.

[illegible]

- If there are only one or two small errors, you can update them in this file, save and import it using the same template.
- If there are a lot of errors, you may need to go back to the source of your data.

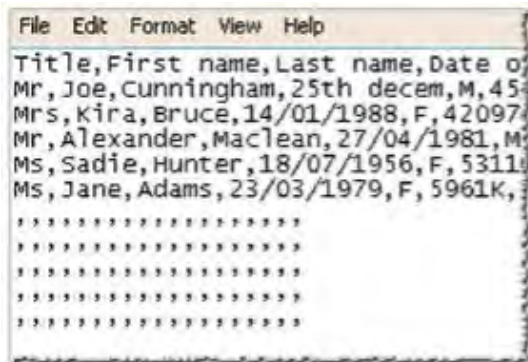
List of possible data errors

Error message	Process				
	Add workers	Update workers	Leavers	Assess workers	Contributions
[Field name] cannot exceed {n} characters	✓	✓	✓	✓	✓
[Field name] is a required field	✓	✓	✓	✓	✓
[Field name] must be a valid date and completed in the format DD/MM/YYYY	✓	✓	✓	✓	✓
[Field name] failed validation – Field can contain only [letters] [hyphens] [spaces] and [apostrophes]	✓	✓	✓	✓	✓
Please provide a valid UK postcode	✓	✓			
Please provide a valid email address	✓	✓			
Please provide a valid National Insurance number	✓	✓	✓	✓	✓
Sex must be in the format [M] [Male] [F] [Female] or be left blank	✓	✓			
Selected title isn't consistent with selected sex	✓	✓		✓	
[Field name] must contain whole numbers Remove any decimal places.	✓	✓		✓	✓
[Field name] must contain [Y] [Yes] [N] [No] or leave blank	✓	✓	✓		✓
[Field name] must contain a numeric value up to two decimal places Don't include any other characters such as [£] [,] and [%].	✓	✓		✓	✓
[Field name] cannot be in the future	✓		✓		

Error message	Process				
	Add workers	Update workers	Leavers	Assess workers	Contributions
At least one of “Date of birth” “NI Number” and “Payroll Ref” should be present Provide as many of these as possible so we can identify the worker on the system. If you don’t have an NI number for a worker, we’ll allocate a temporary number. Update this as soon as possible to avoid future errors finding this worker.	✓				
Enrolment type is not a recognised value; Enrolment type must be ‘AE’ or ‘Automatic Enrolment’ or ‘CE’ or ‘Contractual Enrolment’ If this field is left blank, the worker will be flagged as ‘missing details’.	✓				
Enrolment date must be a valid date and completed in the format DD/MM/YYYY Applies to contractually enrolled workers only.	✓				
Enrolment date must be on or after company start date Applies to contractually enrolled workers only.	✓				
Enrolment date cannot be more than three months after company start date Applies to contractually enrolled workers only.	✓				
Ensure the worker’s enrolment date is not more than three months after automatic enrolment start date Applies to contractually enrolled workers only. It applies if the worker’s company start date was before your automatic enrolment start date.	✓				
Enrolment date must be on or after scheme commencement date Applies to contractually enrolled workers only.	✓				
The worker cannot be reliably identified from the information supplied. Please supply [national insurance number] [payroll reference] or [date of birth] Ensure that you supply at least one of the three fields listed so we can identify the worker. You should supply the National Insurance number for Contributions even if you have the payroll reference or date of birth.		✓	✓	✓	✓
Invalid leaver reason – enter either [Stop Contributions] [Left Employment] or [Death] You can only enter one of these three reasons for leaving.			✓		

Blank rows with error messages next to them

- You can't have blank rows in your CSV file. These will appear in the error file with error messages next to them.
- Sometimes a blank row appears at the bottom of the file after it's been amended and saved.
- To remove blank rows, open the file in a plain text program such as Notepad for Windows. Delete any rows of commas with no text.



Payroll references beginning with zero

How to fix a problem that can occur in CSV files in Microsoft Excel if you have payroll reference numbers beginning with zero.

It's important that your payroll reference numbers are formatted accurately and reflect the data held on your system.

If your payroll reference numbers begin with zeros, when you save the file in CSV format in Microsoft Excel the leading zeros may be deleted. If this problem is not corrected, the file will contain incorrect payroll reference numbers, which could cause problems later if this number is used to find the worker.

When does this occur?

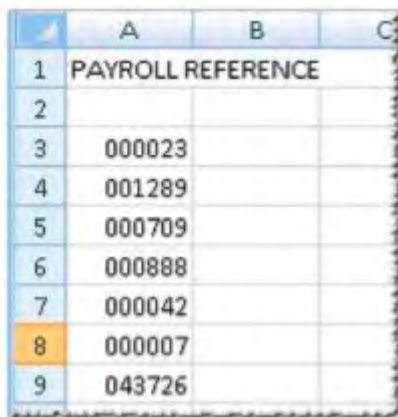
- In Excel, you can specify that a numeric field has a fixed number of digits. If the field has fewer digits, it will pad it with leading zeros. Do this in **Format Cells > Number > Custom**.
- For example, if every payroll reference number should contain six digits, you can apply the custom formatting "000000" to the cells on your spreadsheet containing these numbers.



- Entering '123' to a formatted cell results in "000123" being displayed and entering '7' results in "000007".

What's the problem?

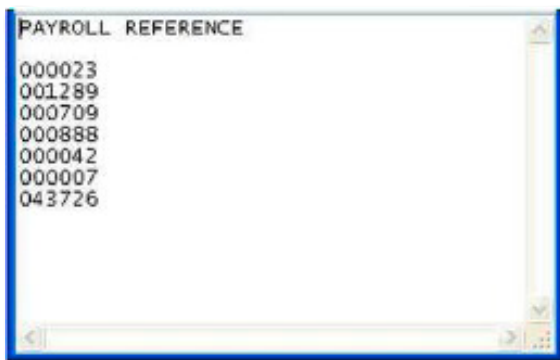
1. Here is a file where the payroll reference numbers have been formatted to contain six characters.



A screenshot of an Excel spreadsheet with three columns labeled A, B, and C. The first row (row 1) is labeled 'PAYROLL REFERENCE'. Rows 3 through 9 contain payroll reference numbers formatted to six characters: 000023, 001289, 000709, 000888, 000042, 000007, and 043726. Row 8 is highlighted in orange.

	A	B	C
1	PAYROLL REFERENCE		
2			
3	000023		
4	001289		
5	000709		
6	000888		
7	000042		
8	000007		
9	043726		

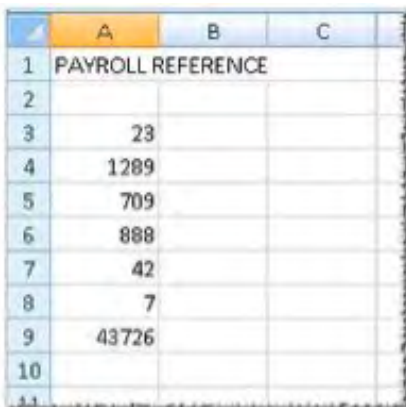
2. The file is saved in CSV format, and the custom formatting on the field remains intact. You can check this by opening the CSV file in Notepad or another text editing application.



A screenshot of a Notepad window showing the payroll reference numbers from the CSV file. The text is as follows:

```
PAYROLL REFERENCE
000023
001289
000709
000888
000042
000007
043726
```

3. When the CSV file is opened in Excel again, the custom formatting is lost.



A screenshot of an Excel spreadsheet with three columns labeled A, B, and C. The first row (row 1) is labeled 'PAYROLL REFERENCE'. Rows 3 through 9 contain payroll reference numbers without the custom formatting: 23, 1289, 709, 888, 42, 7, and 43726. Row 10 is empty.

	A	B	C
1	PAYROLL REFERENCE		
2			
3	23		
4	1289		
5	709		
6	888		
7	42		
8	7		
9	43726		
10			

Solution

If after saving your Excel file in CSV format, you find that you need to edit that file, you should either:

1. Open the original Excel file ensuring that the correct formatting is applied to all fields, and then save in CSV format again.

Or

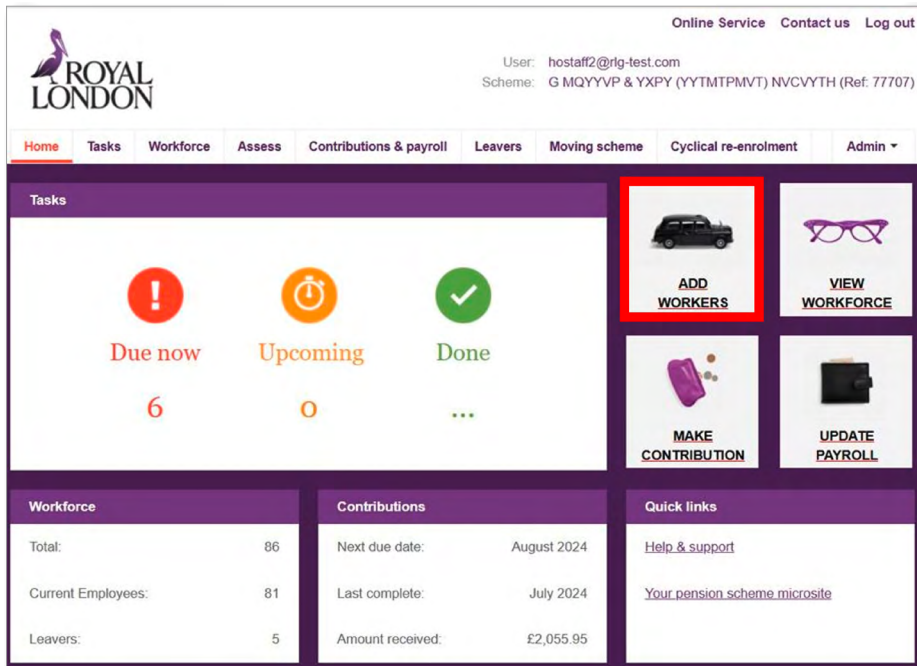
2. If you open the CSV file in Excel, you must remember to re-apply the custom formatting to the data before saving the file again.

Please note: Excel prompts you to save changes to CSV files when you close them even if you have made no changes to the file. Be careful when doing this not to lose any custom formatting.

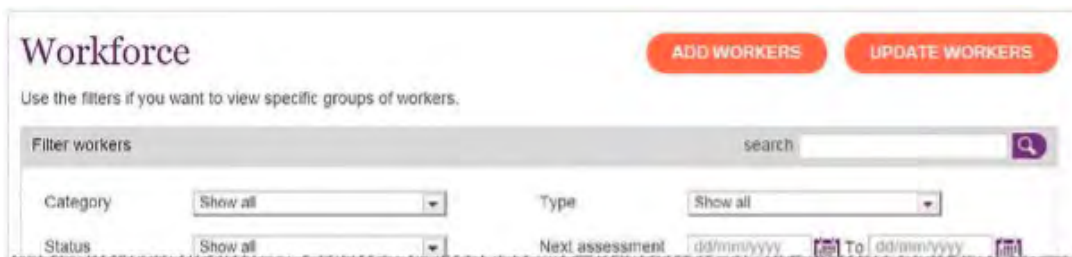
Add workers

How to add new workers to our auto enrolment system.

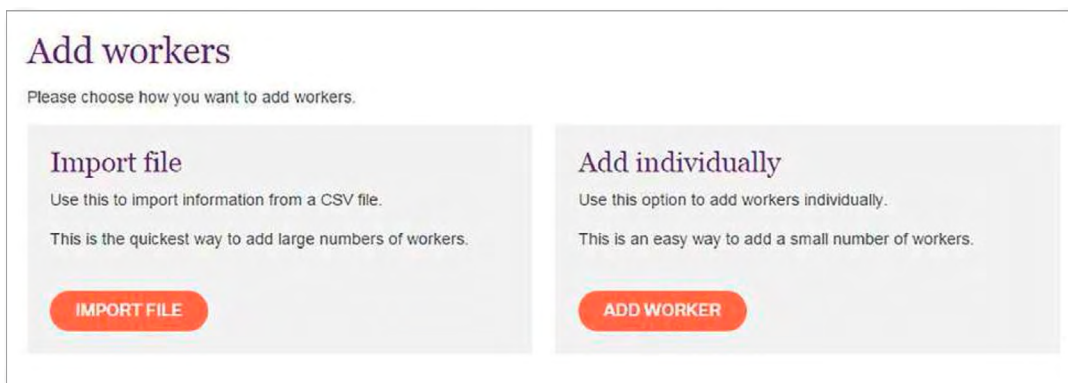
1. Click the **Add workers** button on the dashboard.



2. Alternatively, go to Workforce and click **Add workers** at the top right.



3. This is the first screen you'll see:



4. Choose whether to import your workers in a CSV file or enter the data manually. We cover both in this guide but we recommend that you import the data in a CSV file as it is more efficient and reduces the risk of typing errors.

Add workers by importing a file

Tell us about your new workers, including those who previously left your employment then rejoined, by importing a CSV file.

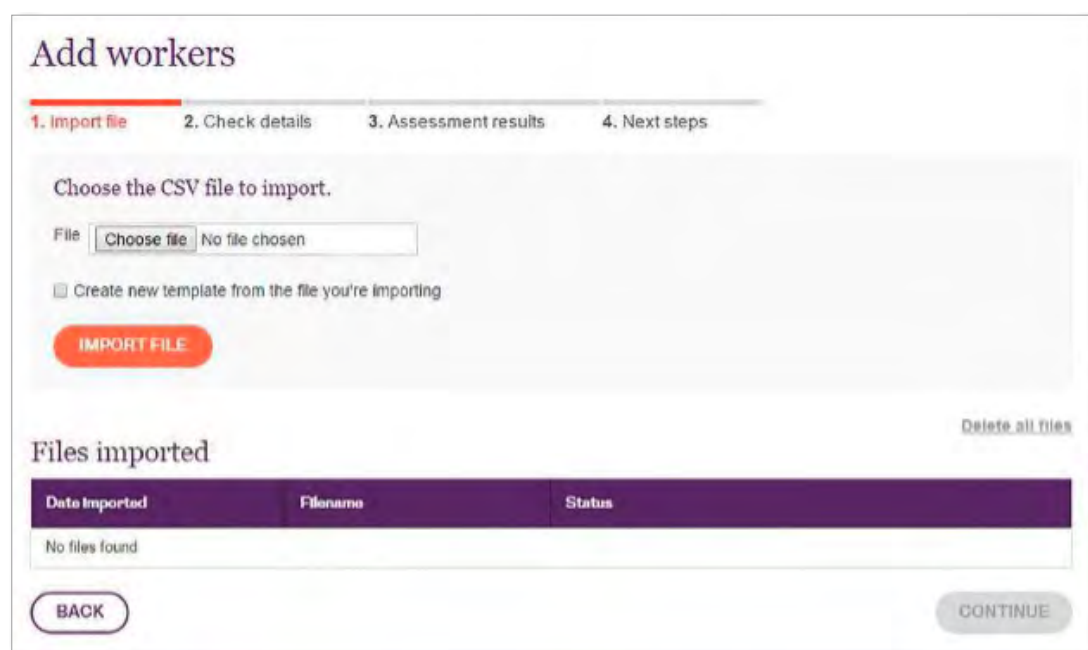
There are three stages to go through:

1. Import file
2. Results
3. Next steps

The progress bar at the top of each screen guides you through each stage so you can see at any point in time where you are in your processing.

1. Import file

The first screen you'll see allows you to select and import your CSV file.



The screenshot shows a web interface titled "Add workers". At the top, there is a progress bar with four stages: "1. Import file" (highlighted in red), "2. Check details", "3. Assessment results", and "4. Next steps". Below the progress bar, the main heading is "Add workers". Underneath, it says "Choose the CSV file to import." There is a "File" label followed by a button that says "Choose file" and a text field that says "No file chosen". Below this is a checkbox labeled "Create new template from the file you're importing". A large orange button labeled "IMPORT FILE" is positioned below the checkbox. At the bottom of the main content area, there is a section titled "Files imported" with a "Delete all files" link on the right. Below this is a table with three columns: "Date Imported", "Filename", and "Status". The table currently shows "No files found". At the bottom left of the form is a "BACK" button, and at the bottom right is a "CONTINUE" button.

What information should I include in my CSV file?

You should include:

1. All new workers not yet on the system.
2. Workers who have rejoined your organisation. We'll match their details with their previous record and restart their pension plan if appropriate. The worker's company start date should be the date they re-joined and not their previous start date.

Mandatory fields

- Title
- First name
- Last name
- Date of birth

- National Insurance number (If you don't have a National Insurance number for a worker yet, you can leave this blank and a temporary number will be allocated to them).
- Enrolment type – you must tell us who will be contractually enrolled and who will be auto enrolled.
 - Enter 'CE' or 'Contractual enrolment' for workers who have been contractually enrolled.
 - Enter 'AE' or 'Automatic enrolment' for workers who have been auto enrolled.
- Enrolment date (mandatory for workers who are being contractually enrolled)
- Address line 1
- Address line 2
- Work email address (only if you want to email information)
- Sex
- Annual salary
- Category identifier (Only mandatory if category rules have been set up for your scheme.
- Company start date.

For more detail about the information you should provide in your CSV file, download our data guide from employer.royallondon.com/cedataguide

Enrolment date

If the worker is being contractually enrolled, you should include an enrolment date.

The enrolment date:

- Must be same as the worker's pension start date as detailed in their contract of employment.
- Cannot be more than three calendar months after the later of company start date and automatic enrolment start date.

What is the enrolment date used for?

The enrolment date will determine:

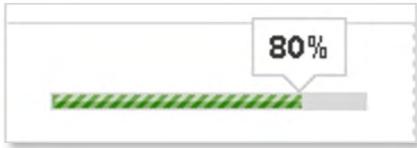
- The initial communications the worker receives (for more detail, see worker communications below).
- When the worker's first contribution should be made. Their first contribution will be in the contribution period in which their enrolment date falls.
 - If the enrolment date is at the start of the contribution period, then the contribution is due for the whole of the contribution period.
 - If the enrolment date is part-way through a contribution period, then the contribution is due for the remainder of that contribution period.
- When we'll issue the worker's enrolment pack. This will be the day after their enrolment date.
- When we'll assess the worker for auto enrolment. We'll assess them in the pay reference period in which their enrolment date lands.

See how to import a file on page 9 for details on how to import a file. When the file has imported, click **Continue** to go to Results.

2. Results

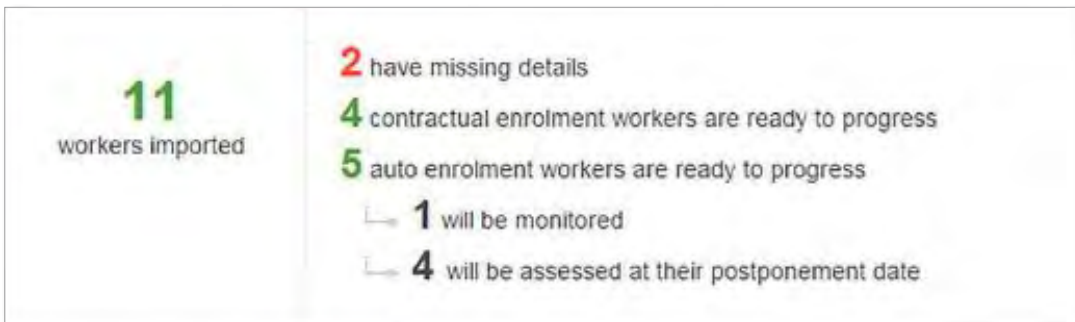
We'll review all the imported workers.

If you have a lot of workers, this may take some time. The progress bar shows you how far we've got.



If it's slow, you can go away and do something else while you're waiting for the results.

You'll then see an initial summary of the workers as they are assessed.



Missing details table

1 worker has missing details					
Please provide the missing details in order for us to assess these workers.					
Name	Date of birth	Category	Type	Tasks	Delete
Jones, Richard	02/03/1975	STAFF	Missing details	Provide missing details	

This table is only displayed if there are details missing. These details need to be provided before assessment can be completed.

1. Click the worker's name to edit their details. This will take you to the Add worker individually pop-up. See Add worker individually below for more information about the screens you'll see.
2. Go through the first two screens and add the missing details.
3. Click Continue to go to the results screen.
4. On the results screen click **Save and close** to save the changes and close the pop-up.
5. The worker should not appear in the missing details table.

If you can't provide the missing details now, you can do so later. A task will be created to remind you. It's important these details are provided before your next contribution upload as we won't be able to collect contributions for any workers with missing details.

If a lot of workers appear with missing details, we recommend you go back to your source data. In this scenario, the likelihood is that one of the mandatory fields is missing. This may be because:

- The data did not export correctly from your HR/payroll system.
- One of the mandatory fields was not mapped when you created your template.

Workers who are ready to progress

The workers who are ready to progress will be split into two tables:

- Contractual enrolment workers ready to progress
- Auto enrolment workers ready to progress

Contractual enrolment workers

The contractual enrolment workers table is shown first. It summarises the workers being contractually enrolled. If no workers are being contractually enrolled, this table will not be shown.

3 contractual enrolment workers are ready to progress

Name	Date of birth	Category	Type	Next steps	Delete
Buckley, Denise	30/03/1960	STAFF	Contractual enrolment	Will be contractually enrolled	
Fleming, Ian	15/03/1970	STAFF	Contractual enrolment	Will be contractually enrolled	
Jefford, Jane	04/12/1988	STAFF	Contractual enrolment	Will be contractually enrolled	

Auto enrolment workers

The screenshots below show the results you will see. These vary depending on your scheme set up. Postponement is applied at a scheme or category level. These examples show postponement at a scheme level.

Example1: Postponement of assessment

We'll postpone assessment for all workers from the automatic enrolment start date or from their company start date. We'll assess postponed workers at their postponement date.

5 auto enrolment workers are ready to progress

Name	Date of birth	Category	Type	Next steps	Delete
Adams, Jane	23/03/1979	STAFF	Postponed	Will be assessed at their postponement date	
Bruce, Kira	14/01/1988	STAFF	Postponed	Will be assessed at their postponement date	
Cunningham, Joe	17/12/1952	STAFF	Postponed	Will be assessed at their postponement date	
Hunter, Sadie	18/07/1956	MANAGERS	Postponed	Will be assessed at their postponement date	
Maclean, Alexander	27/04/1981	STAFF	Postponed	Will be assessed at their postponement date	

Example 2: Postponement of auto enrolment

Here we'll assess workers at the automatic enrolment start date or their company start date. We'll then postpone auto enrolment for eligible jobholders. They'll be reassessed at their postponement date and auto enrolled then.

5 auto enrolment workers are ready to progress					
Name	Date of birth	Category	Type	Next steps	Delete
Adams, Jane	23/03/1979	STAFF	Eligible jobholder	Will be assessed at their postponement date	
Bruce, Kira	14/01/1988	STAFF	Entitled worker	Can choose to join	
Cunningham, Joe	17/12/1952	STAFF	Non-eligible jobholder	Can choose to join	
Hunter, Sadie	18/07/1956	MANAGERS	Eligible jobholder	Will be assessed at their postponement date	
Maclean, Alexander	27/04/1981	STAFF	No duties	Will be monitored	

We'll base the initial assessment on either:

- An estimation of the worker's salary at the end of the postponement period, or
- The earnings payable in the pay reference period provided (Actual basis).

Example 3: No postponement

5 auto enrolment workers are ready to progress					
Name	Date of birth	Category	Type	Next steps	Delete
Adams, Jane	23/03/1979	STAFF	Eligible jobholder	Will be automatically enrolled	
Bruce, Kira	14/01/1988	STAFF	Entitled worker	Can choose to join	
Cunningham, Joe	17/12/1952	STAFF	Non-eligible jobholder	Can choose to join	
Hunter, Sadie	18/07/1956	MANAGERS	Eligible jobholder	Will be automatically enrolled	
Maclean, Alexander	27/04/1981	STAFF	No duties	Will be monitored	

The workers have been assessed and eligible jobholders will be auto enrolled straight away. Entitled workers and non-eligible jobholders can choose to join.

Deleting workers

This is the only screen where you can delete worker records. Click the rubbish bin icon next to the worker to delete them. After you save the workers and proceed, you'll need to contact us if you want to delete a worker's record.

Save workers

Click **Save workers** to save the workers and continue to **Next steps**.

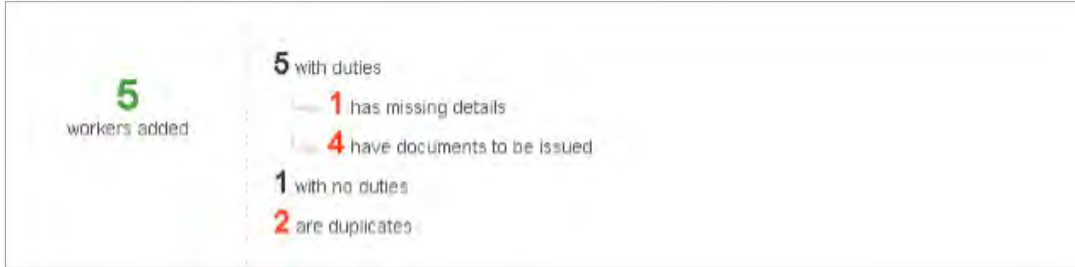
Remember, if you don't click **Save workers**, the workers will not be added to the system.

3. Next steps

This screen shows the next steps for each worker.

The top of the screen summarises the workers.

- In this example, eight workers have been added.
- Of those with duties, four have communications (documents) to be issued; one has duties but missing details.



The rest of the screen is broken down to show the workers where you have duties and those where you have no duties.

Worker types

The following worker types may appear:

Contractual enrolment

You have a duty to issue communications telling them:

- They are already an active member of a qualifying scheme with you (if they are being enrolled from the later of company start date or automatic enrolment start date), or
- Their enrolment rights if their enrolment date is after the later of company start date or automatic enrolment start date. The communications must tell them how they can opt in to the auto enrolment scheme.

Eligible jobholder

You have a duty to issue communications (documents) telling them they'll be auto enrolled or that they are already an active member of a qualifying scheme with you.

Postponed

You have a duty to assess them on their postponement date.

Entitled workers and non-eligible jobholders

You have a duty to issue communications giving them the opportunity to join the scheme. You also have a duty to assess their earnings regularly to see if they qualify for auto enrolment.

Missing details

You must provide us with any missing details to ensure that you are meeting your employer duties. Click their name to provide their details now or you can provide these details later.

A task will be created to remind you to provide the missing details. As you only have six weeks after either your automatic enrolment start date or the worker's start date (whichever applies) to send communications, provide the missing details as soon as possible.

Non-qualifying worker

These workers are aged under 16 or over 75 and do not qualify for auto enrolment.

Young workers will be monitored and reassessed on their 16th birthday.

Workers with duties

Example 1 – Postponed assessment, we will issue communications

5 workers with duties				
Any outstanding tasks for these workers will be added to your task list.				
Name	Date of birth	Category	Type	Task
Adams, Jane	23/03/1979	STAFF	Postponed	Documents will be issued
Bruce, Kira	14/01/1988	STAFF	Postponed	Documents will be issued
Cunningham, Joe	17/12/1952	STAFF	Postponed	Documents will be issued
Hunter, Sadie	18/07/1956	MANAGERS	Postponed	Documents will be issued
Maclean, Alexander	27/04/1981	STAFF	Missing details	Provide missing details

This scheme has postponement of assessment applied. It is set up so that we'll issue the postponement communications to the workers. As this scheme has postponement of assessment, we'll send the workers a general postponement notice.

Example 2 – Postponed auto enrolment, administrator to print communications locally

5 workers with duties				
Any outstanding tasks for these workers will be added to your task list.				
Name	Date of birth	Category	Type	Task
Adams, Jane	23/03/1979	STAFF	Eligible jobholder	Download document for issue
Bruce, Kira	14/01/1988	STAFF	Entitled worker	Download document for issue
Cunningham, Joe	17/12/1952	STAFF	Non-eligible jobholder	Download document for issue
Hunter, Sadie	18/07/1956	MANAGERS	Eligible jobholder	Issue active member letter
Maclean, Alexander	27/04/1981	STAFF	Missing details	Provide missing details

This is an example of a scheme using postponed auto enrolment. The employer will issue communications.

- Eligible jobholders will receive a tailored postponement notice.
- We'll produce the communications overnight. Download and print them by going to Workforce and clicking the worker's name, then **View document history**.

See communications on page 48 for more information about the communications we'll issue to workers.

Example 3 – Contractual enrolment, Royal London to issue communications

5 workers with duties				
Any outstanding tasks for these workers will be added to your task list.				
Name	Date of birth	Category	Type	Task
Adams, Jane	23/03/1979	STAFF	Contractual enrolment	Documents will be issued
Bruce, Kira	14/01/1988	STAFF	Contractual enrolment	Documents will be issued
Cunningham, Joe	17/12/1952	STAFF	Contractual enrolment	Documents will be issued
Hunter, Sadie	18/07/1956	MANAGERS	Contractual enrolment	Documents will be issued
Maclean, Alexander	27/04/1981	STAFF	Contractual enrolment	Provide missing details

We'll issue these contractually enrolled workers an active member letter if their enrolment date is either:

- The scheme automatic enrolment start date or
- Their company start date, if they started after the scheme automatic enrolment start date.

If their enrolment date is after the later of these dates, we'll send them a general postponement notice.

Workers with no duties

You don't need to take further action at this stage for any worker displayed here.

1 worker with no duties			
Name	Date of birth	Category	Type
Maclean, Alexander	27/04/1981	STAFF	No duties

Workers re-joining your workforce

If any worker you have imported is already in the system, but you've previously notified us that they've left employment with you, we'll automatically assume they've re-joined your workforce and restart their pension plan.

Duplicate workers

- If any worker you have imported is already in the system and is not identified as rejoining employment, they'll appear in the duplicate records table. Any new information will not be applied to their record.

1 worker is a duplicate			
These workers already have records in the system. We haven't updated their records. You can make any changes in Workforce .			
Name	Date of birth	NI number	Payroll reference
Wilkin, Bill	04/04/1973	JC589632B	7546M

- You'll only see this table here, so make a note of the workers shown in case of any discrepancies. Contact your Corporate Servicing Team if there is a problem with the worker's record via the **Contact us** link at the top right of every screen.

Add workers individually

You can enter the details for each new worker individually.

Click **Add worker** to launch the pop-up. There are three screens.

Add workers

Please choose how you want to add workers.

Import file

Use this to import information from a CSV file.

This is the quickest way to add large numbers of workers.

IMPORT FILE

Add individually

Use this option to add workers individually.

This is an easy way to add a small number of workers.

ADD WORKER

We recommend you add workers by importing a file containing data extracted from your system even if you only have one or two workers to add. This reduces the risk of typing errors.

1. Personal and enrolment details

On this screen you can enter the worker's personal details, their company start date and their worker status.

Complete all the items in the personal details column. If any are missing, you will not be able to proceed.

Add worker

Cancel

1: Personal and enrolment details

2: Contact and employment details

3: Results

Personal details

Title Ms

Sex Female

First name Jane

Last name Adams

Date of birth 23/03/1979
dd/mm/yyyy

Company start date 17/03/2015
dd/mm/yyyy

Enrolment details

This worker is:

Working or ordinarily working in the UK ☒ Yes ☐ No

A non-worker ☐ Yes ☒ No

Currently an active member of any qualifying scheme with you ☐ Yes ☒ No

Enrolment type Contractual enrolment

Enrolment date 17/03/2015
dd/mm/yyyy

Category 1 (STAFF)

CONTINUE

Enrolment details

Change the default for the following fields if necessary:

- **Working or ordinarily working in the UK**

This field defaults to yes. Select 'no' if the worker works overseas unless their normal base is in the UK (for example an airline pilot). You don't have duties for workers based overseas.

- **Non-worker**

You have no duties for non-workers.

- **Currently an active member of a qualifying scheme with you**

- If you tell us the worker is an active member in a qualifying scheme, we'll assess them but, if they are an eligible jobholder, they won't be auto enrolled.
- If the qualifying scheme is with us, we'll write to them to let them know they are in a qualifying scheme.
- If they are in another company's scheme, you must write to them.

- **Dual status worker**

This will only appear if you are using an occupational pension scheme for your auto enrolment solution. If the worker is a dual status worker, you won't have auto enrolment duties for them. Seek legal advice if you're not sure if they're a dual status worker.

Enrolment type

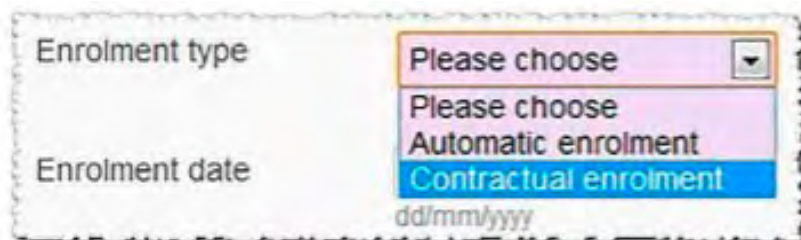
There are two options:

- **Contractual enrolment**

Select if the worker is to be contractually enrolled.

- **Automatic enrolment**

Select if the worker is to be assessed for automatic enrolment.

A screenshot of a web form. On the left, there are two labels: 'Enrolment type' and 'Enrolment date'. To the right of 'Enrolment type' is a dropdown menu. The dropdown is open, showing three options: 'Please choose' (the top option, highlighted in light blue), 'Automatic enrolment' (the middle option), and 'Contractual enrolment' (the bottom option, highlighted in red). Below the dropdown, there is a date input field with the placeholder text 'dd/mm/yyyy'.

Enrolment date

If the worker is being contractually enrolled, you should complete the **Enrolment date** field.

The enrolment date entered:

- Must be same as the worker's pension start date as detailed in their contract of employment.
- Cannot be more than three calendar months after the later of company start date and automatic enrolment start date.

What is the enrolment date used for?

The enrolment date will determine:

- The initial communications the worker receives (for more detail, see worker communications below).
- When the worker's first contribution should be made. Their first contribution will be in the contribution period in which their enrolment date falls.
 - If the enrolment date is at the start of the contribution period, then the contribution is due for the whole of the contribution period.
 - If the enrolment date is part-way through a contribution period, then the contribution is due for the remainder of that contribution period.
- When we'll issue the worker's enrolment pack. This will be the day after their enrolment date.
- When we'll assess the worker for auto enrolment. We'll assess them in the pay reference period in which their enrolment date lands.

Category

The **Category** dropdown appears if the scheme has multiple categories (groups of workers). Choose the correct category for this worker.

Click **Continue** to proceed to **Contact and employment details**.

2. Contact and employment details

On the second screen, add the worker's contact details and information about their employment.

The screenshot shows a web form titled "Add worker" with a "Cancel" link in the top right. The form has three steps: "1: Personal and enrolment details", "2: Contact and employment details" (which is the current step), and "3: Results". The form is divided into two main sections: "Personal details" and "Enrolment details".

Personal details:

- Title: Ms (dropdown)
- Sex: Female
- First name: Jane
- Last name: Adams
- Date of birth: 23/03/1979 (calendar icon)
- Company start date: 17/03/2015 (calendar icon)

Enrolment details:

This worker is:

- Working or ordinarily working in the UK: ☒ Yes ☐ No
- A non-worker: ☐ Yes ☒ No
- Currently an active member of any qualifying scheme with you: ☐ Yes ☒ No

Enrolment type: Contractual enrolment (dropdown)

Enrolment date: 17/03/2015 (calendar icon)

Category: 1 (STAFF) (dropdown)

A red "CONTINUE" button is located at the bottom right of the form.

Complete the mandatory fields listed below so we have the correct information to assess the worker and send their communications.

Field	Information	Mandatory?
Home address	Enter the worker's home address including flat number or house name. Address lines 1 and 2 are mandatory and must be provided.	✓
Postcode	Enter a valid UK postcode. Although this isn't mandatory, we recommend you supply one to avoid delays in the worker receiving their communications.	
Foreign address	Select yes if this is not a UK address. If you're entering a foreign address, use Home address line 4 for the foreign postcode or zip code rather than the postcode field.	
Work email	Enter a work email address if you would like us to email the worker's communications to them. If a worker email address is not supplied, we'll post their communications instead.	
Home email	This field is not used for auto enrolment.	
Document delivery	The field will be set to the scheme default. If you would like this individual worker to receive their communications via a different delivery method, you can change it here.	✓
Payroll reference	The reference that the worker is identified by on the payroll system.	
National Insurance (NI) number	Although this is mandatory, we can assess the worker without their NI number if you don't have it yet. The system will allocate the worker a temporary number. You should update their record with their correct NI number as soon as possible.	✓
Annual salary	This is needed in order to provide a member illustration and for assessment if your scheme is using postpone auto enrolment and estimation. The worker can never be auto enrolled until this information is provided. For hourly paid and zero hours workers, provide an estimate.	✓
Earnings payable in the pay reference period	If you're postponing assessment and don't know what their earnings will be in the first pay reference period, you can leave this blank.	
Personal tax allowance	You'll only see this field if your scheme is using salary exchange. The default is to "Basic". The Other field is greyed out unless this option is selected.	Only if the scheme has salary exchange.
Retirement age	This must be between age 55 and 75. It automatically defaults to the scheme retirement age.	✓

- Click **Continue** to proceed.
- If there are any missing contact details when you try to continue, these will be highlighted. You can continue without this information, but we may not be able to assess the worker or send their communications.
- If the worker is already in the system, and you haven't told us they've left employment with you, you won't be able to proceed. Close the Add worker pop-up and contact us via the **Contact us** link at the top of the screen if you need help with this.
- If you have told us they've left employment, they'll be treated as rejoining your workforce.

3. Results

Here we show you the worker's status and the next steps.

The screenshot shows a web form titled "Add worker : Jane Adams" with a "Cancel" link in the top right. Below the title is a progress bar with three steps: "1: Personal and enrolment details", "2: Contact and employment details", and "3: Results" (which is highlighted in red). Below the progress bar, it says "Next steps: Will be contractually enrolled from 17/03/2015". The main section is titled "Contributions" and contains the text: "Contributions calculated using the agreed category defaults are shown below. These can be changed for this worker if required." There is a checkbox labeled "Override contribution default?". Below this, under "Salary definition", there are two radio buttons: "a) Qualifying earnings (£26,332)" (which is selected) and "b) Pensionable earnings". There are two input fields: "Worker" with a value of "4" and "Employer" with a value of "4", both followed by a percentage sign (%). At the bottom left is a "BACK" button and at the bottom right is a "SAVE AND CLOSE" button.

- For contractually enrolled workers, we'll confirm they are being contractually enrolled and when their enrolment date is.
- For auto enrolled workers, we'll show you their worker type and the next steps.

The screenshot shows a box with a dashed border containing the text: "Worker type: **Eligible jobholder**" and "Next steps: **Will be assessed at their postponement date**".

Auto enrolled workers will be one of the following:

- **Eligible jobholder** – will be auto enrolled immediately or, if the scheme has postponement of auto enrolment, at the end of the postponement period.
- **Entitled worker** – can choose to join the scheme.
- **Non-eligible jobholder** – can choose to join the scheme.
- **Missing details** – you haven't provided enough information to allow us to assess the worker. Click **Back** to go back and add the missing information. If you don't do this, a task will be created to remind you to provide it later.
- **Non qualifying worker** – workers are aged under 16 or over 75. We'll reassess young workers on their 16th birthday.
- **No duties** – you don't need to do anything else for this worker unless their circumstances change.
- **Postponed** – assessment has been postponed and the worker will be assessed at the end of the postponement period.

Next steps

- The next steps tell you the next actions for this worker.
- If the worker has been assessed but the next steps are **Provide missing details**, there is still some information missing. We can't issue their communications or start the plan until you supply the missing details. A task will be created to remind you to provide this information.

Contributions

- When adding a member individually the contributions level will follow the scheme default. This can be overridden at this stage by ticking the **Override contribution default?** box.
- The system will tell you if phasing applies to contributions. This will only appear if phasing has been selected at scheme level.
- Select if **Salary exchange** applies to the worker. This will only appear if salary exchange has been selected at scheme level.
- Select **Apply tiering** if this applies to the worker's contributions. This option will only appear if tiering has been selected at scheme level.
- Select **Apply matching** if this applies to the worker's contributions. This will only appear if matching has been selected at scheme level.
- Select the salary definition, either **Qualifying earnings** or **Pensionable earnings**.
- Enter the worker and employer contribution change as a percentage. Alternatively, if you have selected pensionable earnings, you can enter the change as a monetary amount.

Click the **Save and close** button to save the worker to the system. The worker will not be saved until you click this button.

See Communications on page 48 for more information about the documents we'll issue your workers.

When you have saved the worker, you'll then see a screen showing all the workers who have been added individually recently and the next steps you need to take.

Manage your workforce

From the Workforce screen you can view and manage your workforce, update worker details, opt workers in and out, and view worker communications.

View workforce

The Workforce screen allows you to view your entire workforce. Access it by clicking the **Workforce** tab in the top menu or the **View workforce** box on the dashboard.

Workforce

ADD WORKERSUPDATE WORKERS

Use the filters if you want to view specific groups of workers.

Filter workers

search

CategoryShow allTypeShow allStatusShow allEnrolment datedd/mm/yyyy To dd/mm/yyyy

APPLYClear all

Click on a worker's name for further options.

97 workersIdentify workers by: Payroll referenceDate of birthNI numberPlan number

Name	Payroll reference	Category	Type	Status	Enrolment date
Adams, Jane	5961K	STAFF	Contractual enrolment	Active planholder	13/04/2015
Ahmed, Hassan	9870N	STAFF	Contractual enrolment	Provide missing details	01/04/2015
Allen, Raymond	2457M	STAFF	Contractual enrolment	Await enrolment date	09/05/2015
Anderson, Daniel	848K	STAFF	Entitled worker	Worker being monitored	-
Anderson, Martin	2081Q	STAFF	Eligible jobholder	Active planholder	-
Baker, Melanie	G2709R	STAFF	Postponed	Postponed	-
Brand, Yvonne	2283E	STAFF	Eligible	Active planholder	-

Searching and filtering

Search for workers by name using the search box.

Or filter your workers on:

- Category
- Type
- Status
- Enrolment date.

Click the **Apply** button to apply the filter you have selected.

To remove a filter, select the **Clear** link next to the filter and click **Apply**.

Status

Postponed

clear

Identifying your workers

- You can choose how to identify your workers. This will help you align the view on Workforce with your payroll or HR system.



- The default is **Payroll reference** but if, for example, you identify workers by their National Insurance number, select **NI number**. The second column in the table will then change to show the National Insurance numbers.
- Click the title to order the workers by that field.



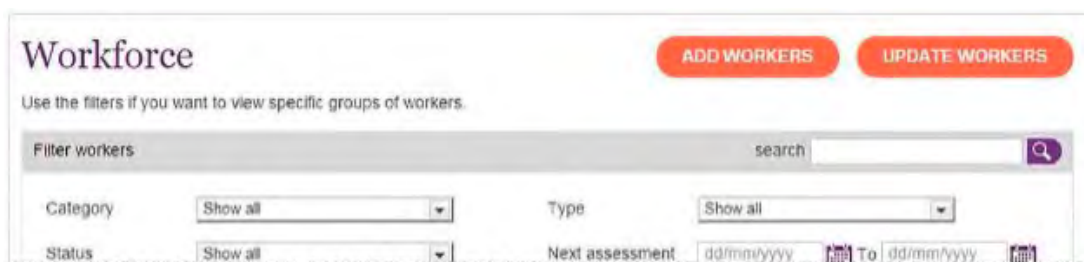
Managing your workforce

The following options are available:

1. **Update worker details** – you can do this by importing a file, or edit their details individually.
2. **Opt worker in** – if they have requested to join the pension scheme.
3. **Opt worker out** – if they are in their opt out window and wish to opt out of the scheme.
4. **View document history** – view all the communications that have been produced for the worker.
5. **Tell us that a worker has left or chosen to stop contributions** – you can do this for each individual worker in Workforce or click the Leavers tab to import a file with leaver details.

Where to find the different options in workforce

Click **Update workers** to update worker records by importing a file.



For the other options, click the worker’s name. You’ll see the options that are available for this worker.



Options will only appear if they are available for that worker.

Update worker details

You can update worker details by importing a file or edit their details individually.

- You can only edit worker details individually through our auto enrolment system during the time between adding the worker and their plan being created.
- Once the worker has been allocated a policy number, this option will no longer be available.
- After this time, you can update your workers by importing a file. If you have a number of edits to make, we recommend using this method.

Update workers by importing a file

To begin, click Update workers at the top right of the Workforce screen.



This will take you to the import file screen.

A screenshot of the 'Update worker details' screen, which is part of a three-step process: 1. Import file, 2. Review changes, and 3. Confirmation. The first step is active. The main area prompts the user to 'Choose the CSV file to import.' There is a file selection interface with a 'Choose file' button and a text box showing 'No file chosen'. Below this is a checkbox labeled 'Create new template from the file you're importing'. An orange 'IMPORT FILE' button is at the bottom of the main section. Below the main section, there's a 'Files imported' section with a 'Delete all files' link. It contains a table with columns 'Date imported', 'Filename', and 'Status'. The table is currently empty, showing 'No files found'. At the bottom of the screen are two buttons: 'BACK' and 'CONTINUE'.

The following worker details can be updated by importing a file:

- Title
- First name
- Last name
- Postal address details including postcode
- Work email address
- Annual salary
- National Insurance number

What information should I include in my CSV file?

The easiest way is to import a file with all your workers. We'll identify the records that have changed and ignore those that haven't changed. If you prefer, you can just include those worker records that have changed in the file.

To allow us to identify each worker, ensure your file contains at as many as possible of the following:

- National Insurance (NI) number

If you are telling us about an update to a worker's National Insurance number, you should ensure you've supplied a correct date of birth and payroll reference so we can find them.

- Date of birth
- Payroll reference

For more in-depth detail about the information you should provide in your CSV file, download our data guide from employer.royallondon.com/cedataguide

See how to import a file on page 9.

When the file has been imported successfully, click the **Continue** button to review the imported data.

Review changes

The workers have been compared to the file provided – this screen summarises the updates which will be made to the workforce.

Update worker details

1. Import file

2. Review changes

3. Confirmation



If you wish to re-issue enrolment documents, updated versions will be available from the workforce screen. Any documents that have not yet been sent will be issued automatically.

3 updates cannot be made



2 workers cannot be found
Check their National Insurance number, payroll reference and date of birth are correct. Add any new workers after saving updates.





1 worker has changed title
Please contact us



5 updates will be made



1 salary update





2 name updates





1 address update
Please ensure the details are correct before continuing as this affects where the worker documents are sent.





1 National Insurance number update
We don't need you to do anything else



BACK

SAVE UPDATES

Workers who cannot be updated

Any workers who cannot be updated will appear in this section along with the reason that we cannot make the update. Click the arrow to view the workers affected.

There are three circumstances in which updates can't be made:

1. Worker cannot be found

 1 worker cannot be found Check that their National Insurance number, payroll reference and date of birth are correct. Add any new workers after saving updates.				
Name	Date of birth	NI number	Payroll reference	
Johnson, Annika	10/10/1990	NS139399C	236J	

This will happen because:

- Their National Insurance number, payroll reference and date of birth in the file do not match those held in our system; or
- They have not been added to the system.

Check the details we hold by going back to Workforce and searching for them by name. If they are a new worker, add them via Add workers.

2. Worker has changed title

In the event that one of your workers undergoes gender reassignment; please contact us to update their details. You'll find details of your Corporate Servicing Team by clicking the **Contact us** link on the top right of every screen.

3. The worker's new National Insurance number is not unique

You've told us that this worker has a new National Insurance number but it matches one that belongs to another worker. We'll tell you the name of the other worker so you can check both their details.

 1 worker has changed National Insurance number to one that already belongs to another worker This change cannot be applied as each worker must have a unique National Insurance number.						
Name	Date of birth	Payroll reference	Old NI number	New NI number	Worker that new NI number belongs to	
Millard, Colin	11/09/1970	5128K	NS456123B	NS654989C	Anderson, Daniel	

Workers who will be updated

Any workers who will be updated appear in this section.

Check to make sure you agree the proposed updates and click **Save updates** to confirm the changes to the workers details.

- We won't send the worker any revised documents, unless the worker has still to receive their initial joiner communications.
- You can download revised documents by clicking the worker's name on the Workforce screen and then **View document history**.

Edit worker details

You can only edit worker details individually through our auto enrolment system during the time between adding the worker and their plan being created, which is usually on their enrolment date.

Once the worker has been allocated a policy number, this option will no longer be available.

After this time, you can update your workers by importing a file, using the Update Workers button on Workforce, see page 33 for details. If you have a number of edits to make, we recommend using this method.

Moving around the edit worker screens

There are three screens in Edit Worker. The following table shows you where to find the data you wish to edit. Use the Continue and Back buttons to select the information required for update.

Screen	Information held
Screen 1 – Personal details	Title, Sex, First Name, Last Name, Date of Birth, Company Start Date.
Screen 1 – Enrolment details	Enrolment type, enrolment date, worker category
Screen 2 – Contact details	Home address, Postcode, Foreign address, Work email, Personal email.
Screen 2 – Employment	Payroll reference, National Insurance Number, Annual Salary, Retirement Age, Effective date of change.
Screen 3 – Contributions	Override contribution defaults.

Personal and enrolment details

Edit worker : Jane Adams

Cancel

1: Personal and enrolment details

2: Contact and employment details

3: Results

Personal details

Title

Ms

Sex

Female

First name

Jane

Last name

Adams

Date of birth

23/03/1979

dd/mm/yyyy

Company start date

17/03/2015

dd/mm/yyyy

Enrolment details

This worker is:

Working or ordinarily working in the UK

☒ Yes

☐ No

A non-worker

☐ Yes

☒ No

Currently an active member of any qualifying scheme with you

☐ Yes

☒ No

Enrolment type

Contractual enrolment

Enrolment date

17/03/2015

dd/mm/yyyy

Category

1 (STAFF)

CONTINUE

Update the worker's personal details as required.

Enrolment details

For auto enrolled workers, changing these may change the worker's auto enrolment status.

- **Enrolment type** can only be edited if an enrolment type hasn't been provided previously. If you need to change the worker's enrolment type, please contact us.
- **Enrolment date** can be edited for contractually enrolled workers, as long as the new date is within three calendar months of the later of the scheme automatic enrolment start date and or the worker's company start date. This field will not be shown for workers being auto enrolled.

The enrolment date entered:

- Must be aligned to the workers' pension start date as detailed in their contract of employment.
- Cannot be more than three calendar months after the later of company start date and automatic enrolment start date

Category

If you have more than one category in your scheme, the **Category** dropdown will be shown. You can change the worker's category if required.

Click **Continue** to carry on.

Contact and employment details

The screenshot shows a web form titled "Edit worker : Jane Adams" with a "Cancel" link in the top right. Below the title is a progress bar with three steps: "1: Personal and enrolment details", "2: Contact and employment details" (which is highlighted in red), and "3: Results". The form is divided into two main sections: "Contact details" and "Employment details".

Contact details:

- Home address: Two text input fields containing "99 Horsetair Green" and "Old Rayne".
- Postcode: A text input field containing "AB52 7NU".
- Foreign address: Radio buttons for "Yes" and "No", with "No" selected.
- Work email: A text input field containing "janea@newco.com".
- Home email: A text input field containing "adamsjane@gmail.com".
- Document delivery: A dropdown menu showing "Administrator - download and issue".

Employment details:

- Payroll reference: A text input field containing "5961K".
- National Insurance number: A text input field containing "NS502457C".
- Annual salary: A text input field containing "£ 32000.00".
- Earnings payable in pay reference period (£): A text input field containing "£ 1231.21".
- Retirement age: A text input field containing "65".

At the bottom of the form, there are two buttons: "BACK" and "CONTINUE".

Make any changes to the fields on this screen. If you would like more information on these fields, see Add worker individually.

Effective date of change

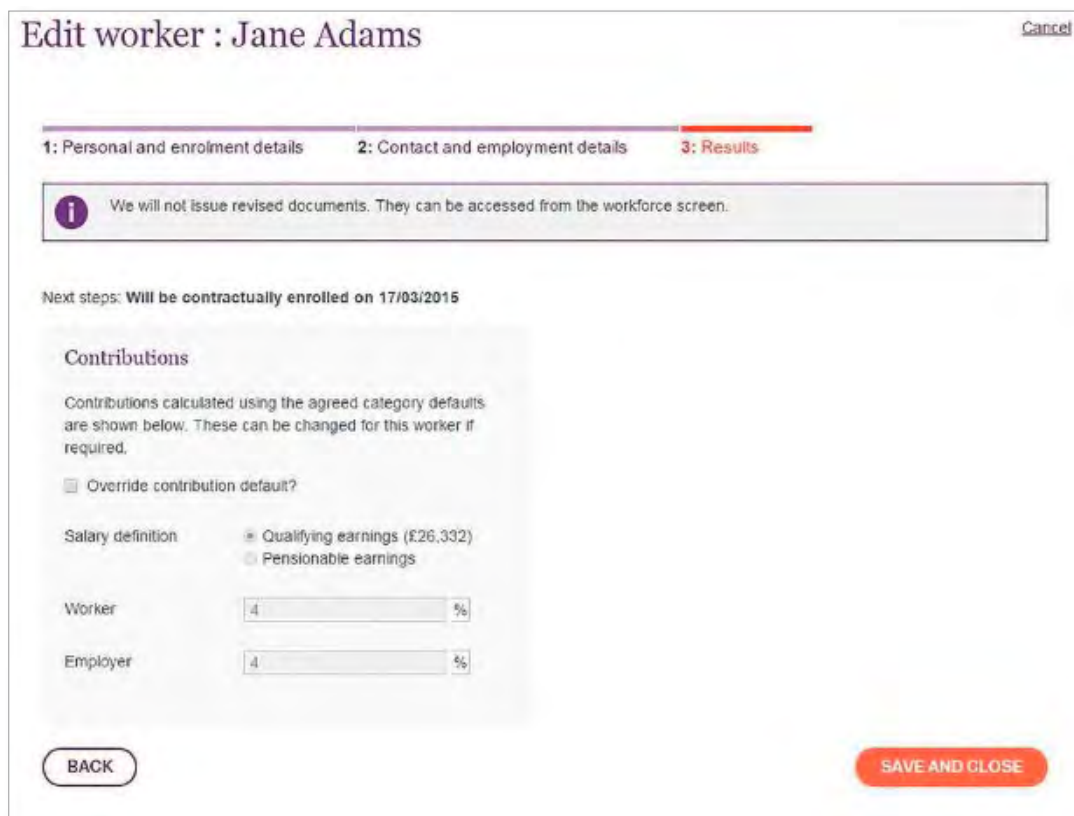
- If the **Effective date of change** field appears, you should enter the date the change should be applied from.



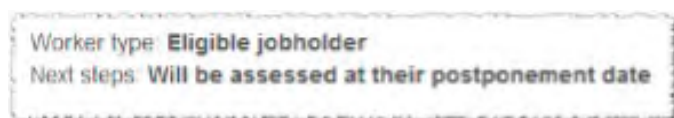
- Depending on which field has been changed, the date of change may affect whether the worker is reassessed, so it is important that the correct date is provided.
- **For example:** If you've changed the **earnings payable in the pay reference period** field for a worker has not been auto enrolled, we will perform a reassessment. If the worker is now an eligible jobholder, they will be auto enrolled from the effective date of change provided.
- If you don't enter a date and it is required, you will see a warning at the top of the screen.

Click **Continue** to view the results.

Results



This screen summarises the worker's type (for auto enrolled workers) and the next steps. The auto enrolled worker type may have changed depending on which edits you've made.



It is possible that we can assess a worker with limited information; however, if the worker type is showing as missing details then they cannot be progressed until the information is supplied.

Communications

We'll issue the first copy of each pack. If there are any changes, you can download a revised pack and issue it to the worker by going to **View document history**, see page 50. It's up to you whether you wish to issue a revised pack; it may be that for minor changes such as correcting a typing error, you don't do so.

Contributions

You also edit the worker's contribution default by ticking the **Override contribution default** box.

- The system will tell you if phasing applies to contributions. This will only appear if phasing has been selected at scheme level.
- Select if **Salary exchange** applies to the worker. This will only appear if salary exchange has been selected at scheme level.
- Select **Apply tiering** if this applies to the worker's contributions. This option will only appear if tiering has been selected at scheme level.
- Select **Apply matching** if this applies to the worker's contributions. This will only appear if matching has been selected at scheme level.
- Select the salary definition, either **Qualifying earnings** or **Pensionable earnings**.
- Enter the worker and employer contribution change as a percentage. Alternatively, if you have selected pensionable earnings, you can enter the change as a monetary amount.

Opt worker in

Contractual enrolment workers who have not yet reached their enrolment date, eligible jobholders, non-eligible jobholders and entitled workers who are not in the scheme can choose to opt in. There are four scenarios when a worker may opt in:

1. **Worker receives a postponement notice and decides to opt in**
All workers who will be assessed at the end of their postponement period can opt in early if they wish.
2. **A worker who will be contractually enrolled but hasn't reached their enrolment date decides to opt in early**
Contractually enrolled workers who haven't yet reached their postponement date, have the right to opt in to the auto enrolment scheme
3. **Eligible jobholder receives a postponement notice and decides to opt in**
Workers assessed as eligible jobholders where auto enrolment is postponed can opt in early during the postponement period if they wish.
4. **Workers assessed as a non-eligible jobholder or entitled worker and wishes to join scheme**
All workers assessed as non-eligible jobholders or entitled workers have the right to opt in to the scheme.

How can workers opt in?

Contractual enrolment

Workers with an enrolment type of contractual enrolment can opt in:

- By sending you a signed letter telling you they wish to join.
- By sending you an email telling you they wish to join and including this statement: 'I confirm I personally submitted this notice'.

If you receive a letter or email opt in request from a worker who is due to be contractually enrolled, please contact us. The worker will be opting in under auto enrolment rules, which will require us to update their enrolment type to be automatic enrolment. You must keep their opt in notice for six years.

Auto enrolment

Workers with an enrolment type of automatic enrolment can opt in:

- By sending you a signed letter telling you they want to join.
- By sending you an email telling you they want to join and including this statement: 'I confirm I personally submitted this notice'.
- Online via the worker login on your pension scheme website or yourplan.royallondon.com/choices. They should log in using the access code they received in their postponement or joining letter along with their date of birth.

If you receive a letter or an email from a worker requesting that they opt in, you will need to enter their opt in request to the system or help them to opt themselves in using their worker login. If you enter the request, you must keep their notice for six years.

Use the system to opt an auto enrolment worker in

1. Go to Workforce and select the worker by clicking on their name.
2. Select **Opt worker in**.
3. You'll then see the **Declaration** screen.
4. Enter the date on the opt in instruction. The date can't be in the future and it can't be backdated by more than one calendar month.

Enrolment date

5. When you've entered the opt in date, the enrolment date will appear. The enrolment date will be calculated based on the opt in date. This is usually the start of the next pay reference period.

The screenshot shows a web interface titled 'Opt in' with a progress bar indicating '1. Declaration' and '2. Confirmation'. The 'Name' field is populated with 'Ms Jane Adams'. The 'Opt in date' field shows '11/05/2015' with a calendar icon and a placeholder 'dd/mm/yyyy'. Below it, the 'Enrolment date' is '01 June 2015' with a 'Change date' link. A text block states: 'To complete the employee opt in, please read and agree with the following statements, then click the 'Opt in' button to submit your request.' Below this are two numbered statements: '1. I have received an opt in request for the worker; Where the request was made by email, I confirm it includes a statement from the worker confirming they personally submitted the notice. Where the request was made in writing, I confirm it has been signed by the worker submitting it.' and '2. I will keep the original or a copy of the opt in notice for six years. This can be stored in paper format or electronically.' There is a checkbox labeled 'I have read and agree to the above statements'. At the bottom are 'BACK' and 'OPT IN' buttons.

6. Change the worker's enrolment date, if necessary by clicking **Change date**.
 - The enrolment date can't be before the later of the worker's company start or the automatic enrolment start date. You won't be able to select an invalid date.

Make the declaration

7. Tick the box labelled, **I have read and agree to the above statements** to confirm:
 - That you've received an opt in request for the worker. Email requests must include a statement from the worker to say that they personally submitted the notice. Written requests must be signed by the worker.
 - You'll keep a copy of the opt in notice for six years.
8. Click the **Opt in** button to opt the worker in.

Confirmation

9. The confirmation screen states the date that the worker will be enrolled into the scheme.
10. The worker's joining pack will be produced immediately. They'll normally be issued overnight.
11. If the worker changes their mind, they can opt out on or before the date shown on screen.
12. If their enrolment date is in the future, we'll let you know if any change to their circumstances affects their request.
13. We recommend that you print the confirmation screen for your records.

A task will be created to remind you to update your payroll to start contributions for this worker.

Opt worker out

Any eligible jobholder who has been auto enrolled, or non-eligible jobholder who has chosen to opt in, can opt out of the group pension scheme during their opt out period.

Entitled workers who have opted in can cancel their policy. The procedure is exactly the same for entitled workers as for jobholders who wish to opt out.

Contractual enrolment workers

- Worker opt only applies to workers whose enrolment type is automatic enrolment.
- Workers being contractually enrolled cannot opt out unless they have opted in early. Contact us if a contractually enrolled worker who has opted in changes their mind and wants to opt out.
- If workers who have been contractually enrolled wish to stop making payments to their plan, they should exercise their cancellation rights as detailed in their welcome pack. This will be issued the day after they are enrolled.

How can auto enrolled workers opt out?

Workers can opt out in the following ways:

- Online via the worker login on your pension scheme website or yourplan.royallondon.com/choices. They should enter the 12 digit access code sent in their enrolment pack and their date of birth.
- Via our telephone opt out service. They should enter the 12 digit access code in their enrolment pack and their date of birth. This is an automated service much like paying a credit card or bill over the phone.
- By submitting an opt out notice to you, or in the case of an entitled worker, a cancellation request. You can then enter it via our system or assist them to enter it online. If you enter the opt out request, you must keep the opt out notice for six years.

Use the system to opt an auto enrolment worker out

Follow these instructions if you have received an opt out notice.

1. Check that the notice is valid.
 - It must be on our opt out form.
 - It must be received or noted in the worker's opt out window. (You can extend their opt out window by two weeks if given an invalid notice.)
2. Go to Workforce, click the worker's name then **Opt worker out**.

Declaration

The screenshot shows a web form titled 'Opt out' with two steps: '1. Declaration' (active) and '2. Confirmation'. The form contains the following fields and options:

- Name:** Ms Allison Jones
- Opt out date:** A text box with a calendar icon. Below it, a note says 'This should be the date on the opt out notice' and the format 'dd/mm/yyyy' is shown.
- Extend opt out period to 6 weeks?** A checkbox. Below it, a note says 'Only allowed if the worker has supplied an invalid opt out notice'.

Below the form fields, there is a paragraph: 'To complete the employee opt out, please read and agree with the following statements, then click the 'Opt out' button to submit your request.'

Three statements are listed:

1. I have received a completed (signed and dated) opt out notice from the worker.
2. The completed opt out notice meets [The Pensions Regulator \(TPR\) requirements](#).
3. I will keep the original or a copy of the opt out notice for six years. This can be stored in paper format or electronically.

At the bottom, there is a checkbox labeled 'I have read and agree to the above statements'.

3. Enter the opt out date. Every worker has an opt out period and the date must be within this window. If you enter a date that is not in the opt out window you'll see a warning.
 - The opt out date cannot be in the future. If the worker's opt out period begins in the future, you'll need to wait until that time.
4. Tick the '**Extend opt out period to 6 weeks?**' box to change the length of the opt out period. The opt out period is one month but if the worker provides an invalid opt out notice you can extend the opt out period to six weeks.
5. Tick the box labelled **I have read and agree to the above statements** to confirm you agree that:
 - You have received a completed (signed and dated) opt out notice from the worker.
 - The completed opt out notice meets The Pensions Regulator (TPR) requirements.
 - You will keep the original or a copy of the opt out notice for six years. This can be stored in paper format or electronically.
6. Click **Opt out** to opt the worker out and produce the communications.

Confirmation

7. The confirmation screen confirms the opt out request. You must make sure you refund any pension contributions deducted from the worker's salary.
8. A task will be created to remind you to update your payroll, stop future contributions for this worker and refund any contributions that have been made.
9. We will refund any contributions we have received for this worker back to you.

Resolve problems with opting in and out

The following problems may occur when a worker opts in or out.

The worker has lost their access code

You can find their access code on their communications. Click their name then **View document history** to download the communications.

The worker has entered the correct access code but can't access our online service

Check that the worker's date of birth you hold is correct. If it is incorrect, you'll need to edit their details.

The worker can't access the automated telephone opt out system

The worker will receive a message advising them why there has been a problem but if they can't remember what it said, follow these steps:

1. Check that the worker's date of birth you hold is correct. If it is incorrect, update their details.
2. Check they entered the correct access code. You can find their access code on their communications. Click their name then **View document history** to download the communications.
3. Is their opt out period closed? If the option to opt the worker out isn't available in Workforce, this means that it's too late and they cannot opt out.
 - If they have tried to opt out too late, they can leave the scheme. We can't refund any contributions already collected but they can be transferred to another pension plan now or in the future.

There is no option for the worker to opt out online

If the worker has logged in to online service but opting out is not mentioned on the worker homepage then this means the opt out period has ended.

There is no option to opt the worker out in Workforce

If the option to opt the worker out isn't available in Workforce, it means that the opt out period has ended. The worker can leave the scheme but any contributions already collected cannot be refunded. They can be transferred to another pension arrangement now or in the future.

The opt out period has not started

The worker cannot opt out before their opt out period starts. If they're opting out online, they will need to log back in during their opt out period. They'll see a message after they log in giving them details of their opt out period. If you're opting them out, you'll need to return and complete the task during their opt out period.

There is no option to opt the worker out in Workforce

If the option to opt the worker out isn't available in Workforce, it means that the opt out period has ended. The worker can leave the scheme but any contributions already collected cannot be refunded. They can be transferred to another pension arrangement now or in the future.

Communications

We will produce various communications (referred to as documents on the system) for your workers.

At scheme implementation stage we'll agree a default method for issuing them. This will be one of:

Royal London – post to worker

We'll post the communications to the worker's home address.

Royal London – email to worker

We'll email the communications to the worker's work email address. If no work email is supplied, we'll post them to the worker's home address instead. We won't email any communications to a worker's home email address for security reasons.

Royal London – post to administrator

We'll post the communications to you.

Administrator – download and issue

You can download the communications and print them for issue to the worker.

When communications will be issued

The following table details each communication and when it will be issued

What's issued	Criteria	Who receives this?	Main content
General Notice A	The scheme has postponed assessment and active members.	Issued to all active members of the scheme.	We've postponed assessment and: We'll assess you at the end of postponement period and let you know what you need to do next.
General Notice B	The scheme has postponed assessment and no active members.	Issued to all new workers added to the system.	We've postponed assessment and: - We'll assess you at the end of postponement period and let you know what you need to do next. - You can opt in via a signed letter or email to employer.
Tailored postponement notice	The worker is an eligible jobholder but auto enrolment is postponed.	Any worker who is not already in the scheme and is an eligible jobholder	We've postponed assessment and: - You will be auto enrolled into our pension plan on [date] (the end of the postponement period) Your monthly contributions will be £xxxxx. - You can opt in early via a signed letter or email to employer. - Note: An eligible jobholder joining pack will then be issued at end of the postponement period.
Eligible jobholder joining notice and pack	The worker is an eligible jobholder. Any postponement period has ended.	Any worker who is not already in the scheme and who is an eligible jobholder.	Pack contains: - Joining notice with the following information: - You will be auto enrolled into the pension scheme. Your monthly contributions will be £xxxxx. - Opt out options (telephone, online, signed letter or email to employer) - Access code for online services and the telephone opt out service - Key features. - Illustration. - Note: If your scheme has phasing, matching, tiering or salary sacrifice, the joining notice will also give details of that.
Non-eligible jobholder joining notice	First assessment as a non-eligible jobholder	Any worker assessed as a non-eligible jobholder	We're giving you the chance to join our pension plan. - If you do elect to join, your monthly contributions will be £xxxxx. - You can opt in online or via a signed letter or email to employer. - Access code for online service.
Entitled worker joining notice	First assessment as an entitled worker	Any worker assessed as an entitled worker.	We're giving you the chance to join our pension plan. - If you do elect to join, your monthly contributions will be £xxxxx. - You can opt in online or via a signed letter or email to employer. - Access code for online service.
Active member letter	The worker is an active member of a qualifying scheme.	Worker is already an active member in scheme/category.	You're already in the auto enrolment scheme, you can pay more in if you wish. Note: this will only be sent out to workers who are active workers in a Royal London scheme. If your workers are in another company's scheme, you can download a template letter to send to them.

Contractual enrolment

What's issued	Criteria	Who receives this?	Main content
Active member letter	Worker's enrolment date is either their company start date or the scheme automatic enrolment start date, whichever is later.	Workers being contractually enrolled from day 1 of their employment, or from scheme automatic enrolment start date.	You're already an active member of our pension plan, you can pay more if you wish.
General Notice A	Worker's enrolment date is after the later of company start date or automatic enrolment start date.	Workers not being contractually enrolled from day 1 of their employment, or from scheme automatic enrolment start date.	Assessment has been postponed and: - We will assess you at the end of postponement period and let you know what you need to do next. - You can opt in via a signed letter or email to employer.

View document history

The worker's document history can be viewed by going into Workforce and selecting their name then View document history.

You'll see a list of communications that have been produced for the worker in date order.

Download these by clicking on the link.

We'll always send one copy of each pack. If a worker's details change and a subsequent pack needs to be issued, you can download it from this page.

Document history - Jones, Alison			
The worker's documents are shown below.			
Date	Document type	Document status	Method of delivery
12/01/2015	Joining Pack with Illustration	Complete	Not issued
09/01/2015	Joining pack with Illustration	Complete	Posted to worker
RETURN TO WORKFORCE			

- In this example the first joining pack was posted to the worker.
- The second joining pack was not but can be downloaded here by clicking the link.
- The Method of delivery column shows whether we have issued the communications, it doesn't record if you have downloaded it.

Communications will normally be available by the next working day or earlier. While they are being produced, they will be marked as Pending. In exceptional circumstances, it may take longer to produce a pack.

Leavers

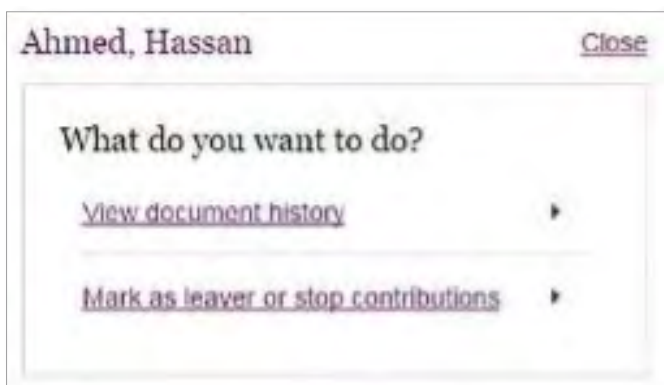
When workers leave your employment, die or decide to stop making pension contributions, you need to let us know.

- We need to know about all workers who have left your employment or died whether they are in the pension scheme or not. If they are not in the pension scheme, we'll stop monitoring them for auto enrolment.
- You should also tell us about any active planholders who have decided to cease active membership of the pension scheme and stop making pension contributions but who haven't left your employment. They may be reassessed and re-enrolled at your re-enrolment date.
- You can only tell us about leavers **after** their leaving date.
- If a worker who has been marked as left employment rejoins your company, you can tell us by adding them as a new worker. We'll restart their pension plan if appropriate. Contact us if a worker who has stopped contributions wishes to restart them.
- You can tell us about leavers individually or by importing their details in a CSV file.

Tell us about leavers individually

You can tell us about leavers or workers who have chosen to stop pension contributions from the Workforce screen

4. Click the Workforce tab in the top menu.
5. Click the worker's name. You'll see the options available for that worker.



6. Click **Mark as leaver or stop contributions**.
7. Select the reason: **Chosen to stop contributions**; **Left employment**; or **Death**.

A screenshot of a form titled 'Leaver : Hassan Ahmed'. It features an information icon and a message: 'It may take several days to apply this change across all our systems'. Below this, the 'Reason' section has three radio button options: 'Chosen to stop contributions', 'Left employment', and 'Death'. The 'Effective from' field is a date picker set to 'dd/mm/yyyy'. At the bottom left is a 'Cancel' link, and at the bottom right is an orange 'SAVE' button.

We'll only show reasons that apply to the particular worker. This should be the date the worker left employment, stopped contributing or died. If the worker is not currently contributing to the pension scheme, **Chosen to stop contributions** will not appear.

8. Enter the effective date. The date must not be:
 - i. Earlier than the worker's company start date
 - ii. In the future.
9. Click **Save** to save the change to the worker's record.
10. You'll then be taken to the Workforce screen where you'll see their status has been updated.

Ahmed Hassan	9870N	STAFF	Eligible jobholder	-	Worker left employment	-
--------------	-------	-------	--------------------	---	------------------------	---

You should note it may take several days for us to apply this change across all our systems. Once a worker has left the scheme and moved into continuation, they will no longer be visible on your dashboard.

Tell us about leavers by importing a file

You can also tell us about leavers in bulk by importing their details in a CSV file.

Click the Leavers tab in the top menu. This will take you through to the Import file screen.

See import data on page 9 for more information about importing a file.

What information should I include in my CSV file?

You should tell us about all workers who have left your employment or died, and any active planholders who have decided to stop making pension contributions.

The following fields are mandatory for Leavers.

- First name
- Last name
- Leaver reason
 - This must be one of the following reasons. These must be typed as below, no other wording will be accepted.
 - Stop Contributions
 - Left Employment
 - Death
- Leaver date

See our data guide (employer.royallondon.com/cedataguide) for more information about the mandatory fields.

So we can identify the worker you should also supply at least one of:

- National Insurance (NI) number
 - If you used temporary NI numbers when adding new workers, and any of these have changed since the workers were added, you should update the worker details to show the updated NI number before importing your file.
- Date of birth
- Payroll reference number

Example leavers file

A	B	C	D	E	F	G
First name	Last name	Date of birth	National Insurance number	Payroll reference	Leaver date	Leaver reason
Sylvia	Hughes	05/02/1983	AB123472C	8042F	23/03/2014	Left employment

Click **Continue** to proceed to the **Review leavers** screen.

Review leavers

This screen summarises the information you've imported and highlights any queries.

Leavers

1. Import file2. Review leavers

4 workers will be updated

**1 worker has chosen to stop contributions**
Contact us if they wish to restart contributions.



**2 workers have left your employment**
We don't need you to do anything else.



**1 worker is deceased**
We don't need you to do anything else.



4 workers will not be updated

**1 worker cannot be found**
Check that their National Insurance number, payroll reference and date of birth are correct.



**1 worker has a leaving date that is earlier than their start date**
Check these dates and change them where necessary.



**1 worker has already left your employment**
Contact us if you need to make any changes.



**1 worker is not making contributions, therefore contributions cannot be stopped**



BACK

CONFIRM LEAVERS

Click on the arrow next to each heading to expand it and see the workers affected.

If you leave this screen to make any changes, we will save everything here. When you return to Leavers by clicking the tab you'll be taken straight into this screen.

Workers who will be updated

At the top you'll see the workers who will be updated.

- You don't need to take any further action for workers who have left your employment or who are deceased.
- If a non-eligible jobholder or entitled worker who is being regularly assessed has left your employment, we'll remove them from the assessment list. You don't need to provide any earnings details for any previous pay reference period even if they have not yet been assessed for that period.
- We'll re-enrol any eligible jobholders who have chosen to stop contributions at your chosen re-enrolment date (usually 3 years from automatic enrolment start date). We'll also continue to assess any non-eligible jobholders and entitled workers who have opted in then chosen to stop contributions. If they are assessed as eligible jobholders, they will be auto enrolled.
- If any worker who has chosen to stop contributions wishes to restart their pension plan at any time, you should contact us using the **Contact us** link at the top right of the screen and we'll arrange this.

Workers who will not be updated

If we can't update a worker's record we will list them here.

Workers who cannot be found

- We use NI number, payroll reference or date of birth to identify the worker on the system. As long as one of these is provided and matches what we hold on our records, we'll be able to find the worker.
- If the information is provided but is incorrect, the worker won't be found. You should check the details we hold for the worker on the Workforce screen and make sure that the information on your CSV file matches this.

Workers with a leaving date earlier than their start date

- Check that you have provided the correct leaving date on your CSV file and update it if not.
- If we hold the wrong start date for this worker, contact us via the Contact us link at the top of the screen, and we'll update the start date before you process the leaver.

Workers who have already left

You've already notified us that these workers have left your employment. If you need to change their leaving date, you should contact us.

Workers who are not making contributions

If you've asked us to stop contributions for any workers who are not active planholders, you will see this message. If they have left employment, change your CSV file and reimport it.

Updating your leavers file

To update the results, edit your original CSV file. To import the updated file:

1. Click the **Back** button on the Review leavers screen. This will take you back to Import file.
2. Click **Delete all files** to remove the previously imported file(s).
3. Import your updated file.

Confirmation

When you're satisfied that all the leavers are correct, click **Confirm leavers**. You'll see a confirmation screen.

The workers' records won't be updated until you've done this.

We'll update each worker's status immediately in our online service for auto enrolment. However, if any of the workers are planholders, you should be aware that our other systems don't update immediately. It may take several days before you see the changes on our other systems.

Assess workers

You must regularly assess workers to identify the following:

1. Those workers who need to be auto enrolled into the scheme.
2. The auto enrolment duties that apply for workers who have been contractually enrolled in the event that their active membership ceases.

When should I assess my workers?

1. You must perform this assessment for every pay reference period. If you have any categories with a weekly pay reference period, this means this will be a weekly task.
2. You should complete this task after the pay cut-off date for that pay reference period, when you know how much the worker will be paid.

What information do I need to provide?

You should tell us the earnings in the relevant pay reference period for all workers who require assessment.

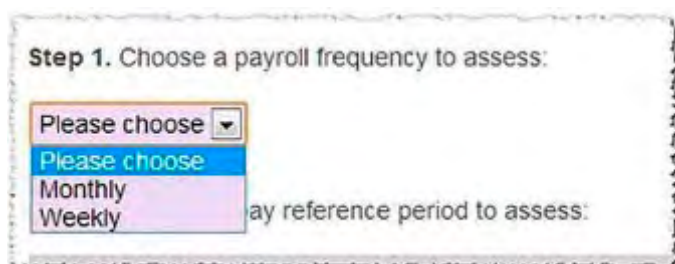
- For workers who have been contractually enrolled, we will use this information to determine if the worker needs to be assessed for auto enrolment in the event of their active membership ceasing.
- For workers who are being assessed for auto enrolment, we will use this information along with the worker's age to see if the worker should be auto enrolled into the pension scheme.

Select pay reference period

Before carrying out the assessment, you must select the pay reference period you wish to assess.

Choose the frequency to assess

1. You will only see this option if you have more than one pay reference period frequency, the example below shows an employer who pays some workers weekly and others monthly.
2. Select the relevant frequency from the drop-down menu to assess. You can come back and assess other frequencies after you've finished this one.



Step 1. Choose a payroll frequency to assess:

Please choose ▼

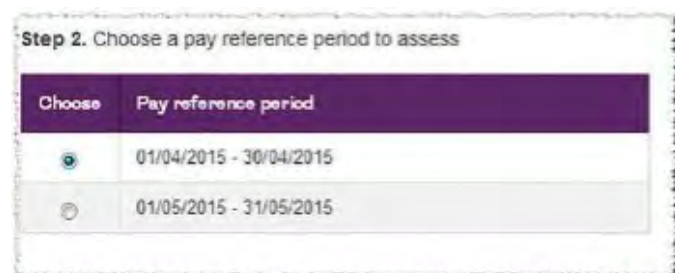
Please choose

Monthly

Weekly

ay reference period to assess:

Choose a pay reference period



Step 2. Choose a pay reference period to assess

Choose	Pay reference period
☒	01/04/2015 - 30/04/2015
☐	01/05/2015 - 31/05/2015

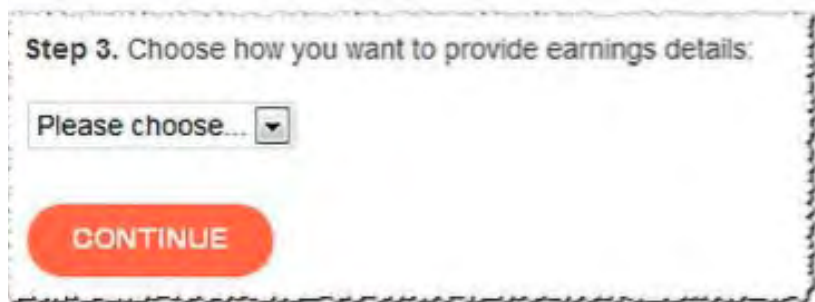
If you only have one payroll frequency this will be step 1.

- Choose the period you wish to assess. If you skip a pay reference period, you won't be able to go back and reassess it later.
- If there are no workers to be assessed in a pay reference period, you will not be able to select it and a message will appear to tell you. You do not need to take any further action for that period.

Please note: You have a duty to assess your workers at each pay reference period.

Failure to do so could mean a worker is not auto enrolled at the correct date and misses out on pension contributions. **This could result in a fine.**

Choose how you'll provide earnings details



If you only have one payroll frequency this will be step 2.

- You can import a CSV file or add the information required manually. We recommend that you import the data to reduce the risk of typing mistakes which could affect the assessment.
- Make your selection and click **Continue** to proceed.

Import file

Import your workers' details in a CSV file.

What information should I include in my CSV file?

You need to supply us with the earnings payable in the relevant pay reference period for all workers who require assessment. We will use this information and look at their age to see if the worker should be auto enrolled into the pension scheme.

The mandatory fields are:

- Title
- First name
- Last name
- National Insurance number
- Earnings payable in pay reference period

For more in-depth detail about the information you should provide in your CSV file, download our data guide from employer.royallondon.com/cedataguide

How to import a file

See import data on page 9 for information about importing a file.

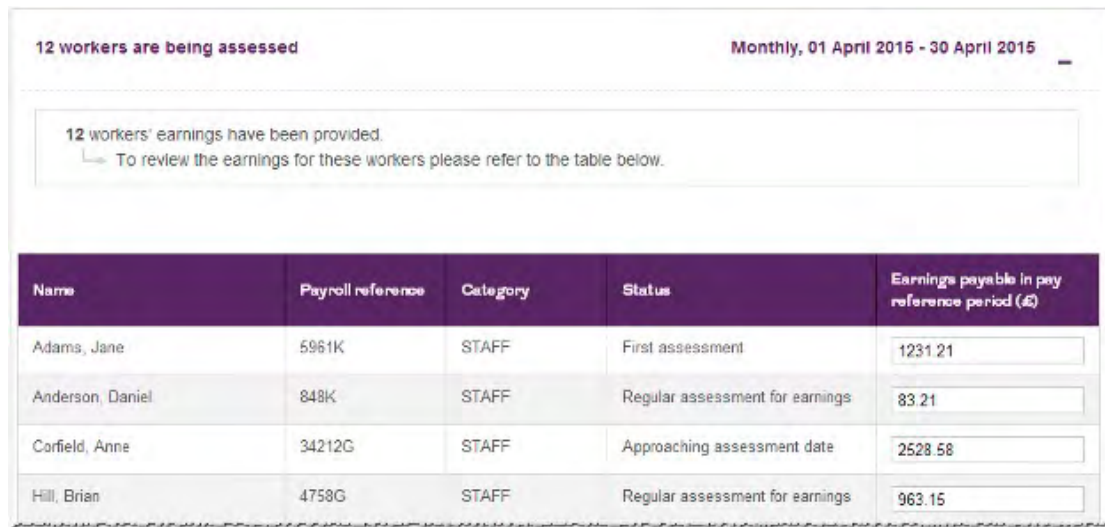
How do I know which workers to include in the file?

1. The easiest way is to import a file with details of the earnings payable in the pay reference period for all workers.
2. The system will identify the workers details required for assessment and ignore the rest.
3. Any new workers in the file will not be added, you should go to Add Workers and import them there before you assess workers.

Review earnings

The next step is to check the earnings you've imported.

After you have imported the file, you'll see this screen:



The screenshot shows a web interface for reviewing earnings. At the top, it says '12 workers are being assessed' and 'Monthly, 01 April 2015 - 30 April 2015'. Below this, a message states '12 workers' earnings have been provided.' and 'To review the earnings for these workers please refer to the table below.' The table has five columns: Name, Payroll reference, Category, Status, and Earnings payable in pay reference period (£). It lists four workers: Adams, Jane (First assessment, £1231.21), Anderson, Daniel (Regular assessment for earnings, £83.21), Corfield, Anne (Approaching assessment date, £2528.58), and Hill, Brian (Regular assessment for earnings, £963.15).

Name	Payroll reference	Category	Status	Earnings payable in pay reference period (£)
Adams, Jane	5961K	STAFF	First assessment	1231.21
Anderson, Daniel	848K	STAFF	Regular assessment for earnings	83.21
Corfield, Anne	34212G	STAFF	Approaching assessment date	2528.58
Hill, Brian	4758G	STAFF	Regular assessment for earnings	963.15

It shows the earnings information pulled through from the CSV file.

- Contractual enrolment workers who are being assessed for the first time have a status of **First assessment**. You should provide earnings for these workers at assessment, even if you already provided them when the worker was added.
- Auto enrolment workers being assessed for the first time after postponement have a status of **Approaching assessment date**.
- Auto enrolment workers who are not eligible jobholders and are not in the scheme have a status of **Regular assessment for earnings**.

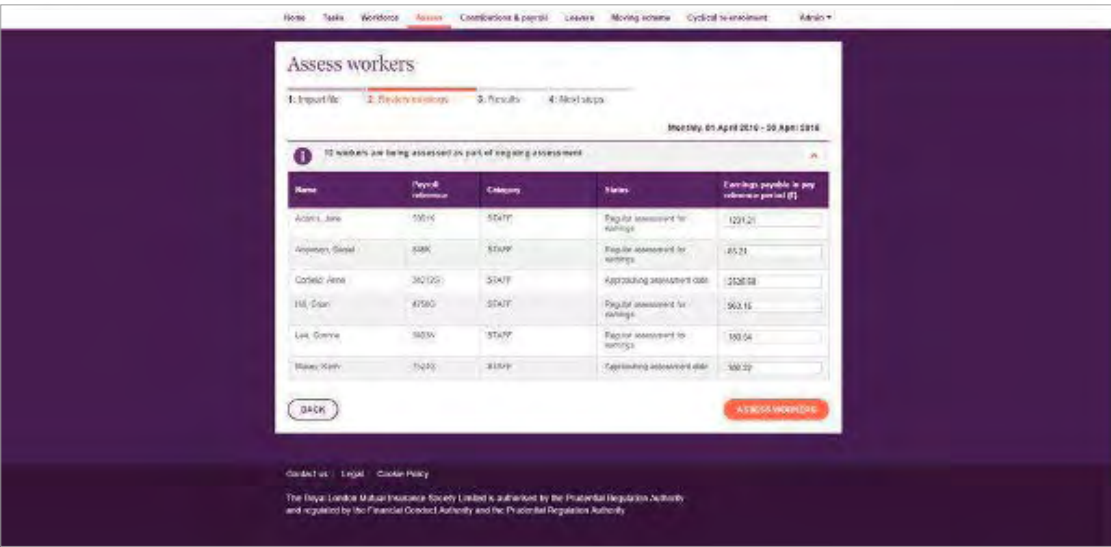
Missing earnings

1. Any workers with missing earnings will be highlighted. Add these now if you have them.
2. If earnings do not need to be supplied for this worker (because, for example, they have left employment with you) enter a zero in the earnings field. If you leave their earnings blank, the worker will have a status of **Missing earnings** and you'll be required to go back and supply earnings.

Click **Assess workers** to continue.

Input earnings

If you decide to input the workers' earnings rather than importing a file, the first screen you'll see is a list of workers with a blank field for their earnings.



- 1. Add each worker's earnings payable in the pay reference period.
- 2. If you don't have earnings details for any of the workers, leave them blank. The worker will have a status of **Missing earnings**. If you're satisfied that earnings do not need to be supplied for this worker (because, for example, they have left employment with you), enter a zero in the earnings field.

Click **Assess workers** to continue.

Results

Whether you've imported a file or entered the earnings details manually, you will then see the assessment results.

The results are summarised at the top.



Then you'll see the workers, their types and the next actions.

Name	Payroll reference	Category	Type	Action
Adams, Jane	5961K	STAFF	Eligible jobholder	Already contractually enrolled
Anderson, Daniel	848K	STAFF	Entitled worker	Will be monitored
Corfield, Anne	34212G	STAFF	Eligible jobholder	Will be automatically enrolled
Hill, Brian	4758G	STAFF	Non eligible jobholder	Will be monitored
Lee, Corinne	9403N	STAFF	Eligible jobholder	Already opted in
Macey, Kerry	7524G	STAFF	Entitled worker	Will be monitored

Worker types and actions

The worker types are as follows:

Type	Action
Non-eligible jobholder or entitled worker (including opt ins)	Will be monitored.
Eligible jobholder	Will be automatically enrolled.
Eligible jobholder	Will be assessed at postponement date.
Eligible jobholder	Already contractually enrolled
Eligible jobholder	Already opted in
Eligible jobholder	Already in another qualifying scheme.
Missing earning	Provide missing details.

Will be monitored

1. If a worker is assessed as a **Non-eligible jobholder** or **Entitled worker**, they will not be auto enrolled, so there are no additional duties for the employer
2. You have a duty to reassess these workers at each subsequent pay reference period but have no additional duties at this point.

Will be automatically enrolled

1. If the worker meets the auto enrolment minimum requirements, they will be auto enrolled into the pension scheme.
2. We'll create a payroll update and a task to remind you to make the necessary changes to your payroll and contribution schedule.
3. Once the worker has been assessed as an eligible jobholder, their communications will be issued.

Will be assessed at postponement date

1. This applies if the scheme has a postponement rule that comes into effect once any non-eligible jobholder or entitled worker becomes an eligible jobholder.
2. All the workers who have been assessed as eligible jobholders will have an action of **Assessed at postponement date**.
3. You have no duties at this stage. The worker will be re-assessed at the end of the postponement period. If they are still an eligible jobholder, they will be automatically enrolled receive their communications.
4. Workers who have been postponed will not appear on the assessment list until the end of their postponement period.

Already contractually enrolled

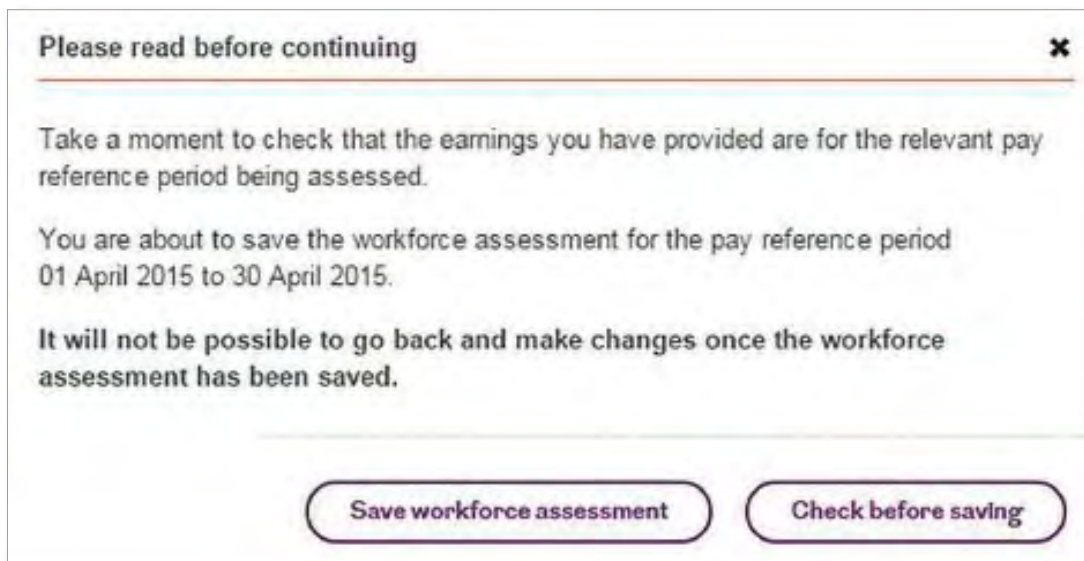
The worker has already been contractually enrolled and has been assessed as an eligible jobholder. You are no longer required to monitor this worker. We will not expect earnings to be provided in future pay reference periods.

Provide missing details

1. If the action is '**Provide missing details**', click **Back** and enter the missing earnings.
2. If you can't do this, you can continue and assess the rest of your workers. This worker will have a status of '**Missing earnings**'. The pay reference period to be assessed will stay open until the missing information is updated.
3. If the worker has left employment with you:
 - i. Check you have notified us via Leavers.
 - ii. Click **Back** and put a zero in the earnings field. Sometimes there may be an overlap between you telling us about someone who has left and their record on our system being updated. We will update their status to 'Leaver' and they will not appear in future assessments.

Save and continue

- Once you click the **Save and continue** button, the information provided will be saved to the system, communications will be produced and this assessment window will close. It will not be possible to re-import a CSV file for this same period unless there are missing earnings to provide.
- You'll see a warning asking you to confirm that the earnings you have provided are correct for the pay reference period you have selected.



- If you are not sure, click the **Check before saving** button to go back, otherwise click **Save workforce assessment**.

Next steps

This screen summarises the next tasks for the workers.

4 workers with tasks

Name	Date of birth	Category	Type	Task
Corfield, Anne	03/11/1985	STAFF	Eligible jobholder	Documents will be issued
Macey, Kerry	28/10/1968	STAFF	Entitled worker	Documents will be issued
Penston, Stuart	07/03/1952	STAFF	Eligible jobholder	Documents will be issued
Williams, Gina	01/10/1964	MANAGERS	Eligible jobholder	Documents will be issued

This table shows workers you have duties for. It includes:

- Workers who will be auto enrolled.
- Workers newly assessed as entitled workers or non-eligible jobholders. You must send communications to them.
- Workers with missing details.

You should now update your payroll to ensure that contributions are made for workers who have been auto enrolled.

Click **Update payroll** at the bottom of the screen go to the payroll updates screen. See our guide on updating your payroll for more information. See payroll updates on page 62 for more information.

Workers without tasks table

Name	Date of birth	Category	Type
Adams, Jane	12/03/1989	STAFF	Eligible jobholder
Anderson, Daniel	25/11/1969	STAFF	Entitled worker
Hill, Brian	01/12/1942	STAFF	Non eligible jobholder
Lee, Corinne	16/05/1976	STAFF	Entitled worker
Moore, Lucie	12/12/1990	STAFF	Entitled worker
Poulter, Sharon	24/07/1990	STAFF	Non eligible jobholder
Taylor, Hassie	01/06/1948	STAFF	Entitled worker
Warman, Jackie	20/01/1980	STAFF	Entitled worker

These workers have been assessed but you do not need to do anything else for them at this point until their next assessment date.

Payroll updates

You should update your payroll to ensure that the correct pension contributions are deducted from workers' salaries.

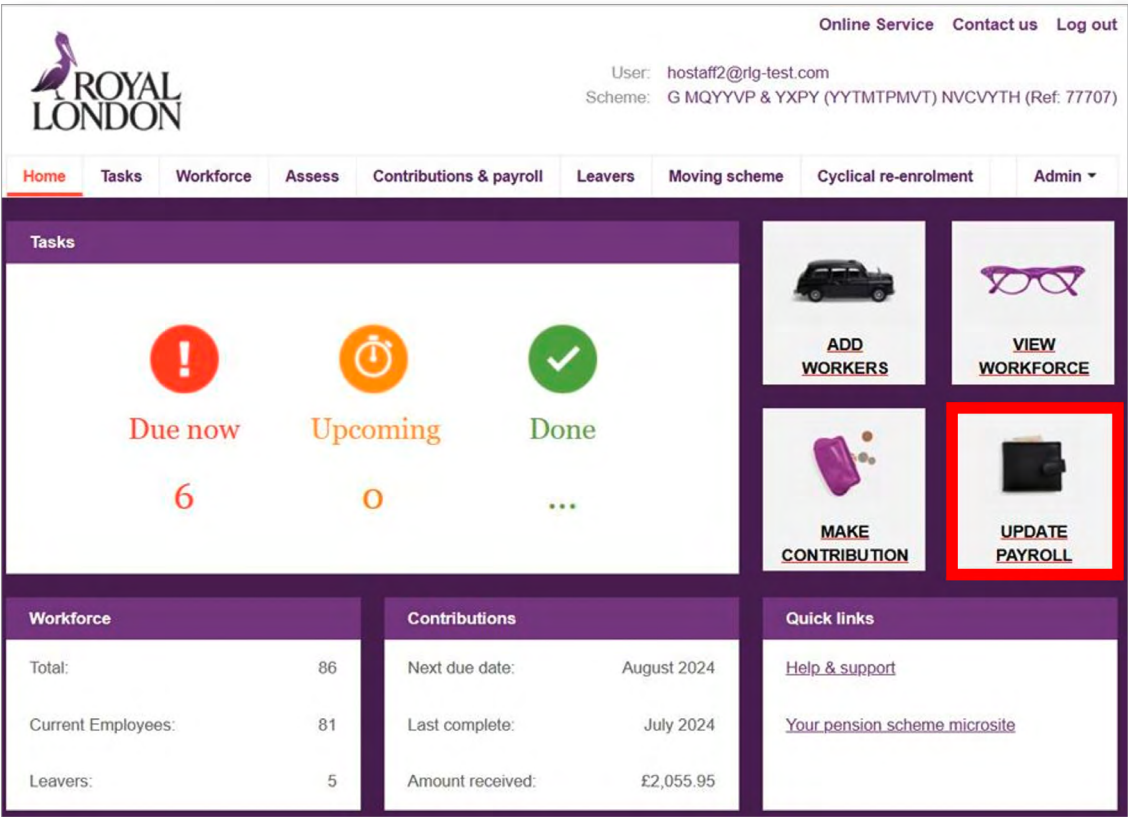
When should I update my payroll?

Update your payroll after you've assessed your workers and before making your next pension contribution.

You should make the updates before running your payroll to ensure deductions are made for the correct workers.

How do I know what updates to make?

1. Click the **Update payroll** button on the Dashboard.



Alternatively click **Contributions & payroll** in the top menu and then **View payroll updates**.

2. You'll then be presented with this screen which summarises all the updates you need to make.

Payroll updates

Please make the following updates to your payroll system before submitting your next contribution.

Click "Export updates" to download them in a file.

Tick the "Done" box for each update when complete.

Filter workers

search

Group of workers

Show all

Date

☒ Effective date
 ☐ Pension start date

Reason for update

Show all

dd/mm/yyyy

To

dd/mm/yyyy

Salary exchange

☐ Yes
 ☐ No
 ☒ Both

APPLY

Clear all

To do

Done

You have 6 payroll updates to make. (6 shown)

Mark all 6 as done

EXPORT DATA

3. Click the **Export data** button to export the data as a CSV file for import into your payroll system.

Types of payroll updates

Payroll updates will be created for five different scenarios.

Reason for payroll update	What generated this?	When will the update be displayed?
Contractual enrolment	A new contractual enrolment worker has been added.	Straight away, although the effective date will be the enrolment date provided for the worker.
Opt in	Worker has opted in to the pension scheme.	Straight away – although opt in is always effective from the start of the next pay reference period.
Opt out	Worker has opted out of the pension scheme.	Straight away.
Auto enrolment	The worker has been assessed as an eligible jobholder at add worker stage, through an edit, or at assessment	Straight away if the worker is in a category which does not have postponement of auto enrolment. If the worker is assessed as eligible and auto enrolment is postponed, the update will be displayed at the end of the postponement period.
Change	Any time an edit is made that affects payroll.	Straight away.

The payroll update screen and CSV file will show all payroll updates required, including those with a pension start date in the future.

Contractual enrolment

When a new contractual enrolment worker is added, a payroll update will be created.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
07 Apr	07 April 2015	Joe Bloggs	3241S	4.00%	4.00%	Contractual enrolment	N	Y	MANAGERS	☐

- The payroll update which is created will always have an effective date and pension start date which matches the enrolment date which was provided for the worker.
- A payroll update for contractually enrolled workers will not be created if the worker has missing details.

Opt ins

When a worker opts in, a payroll update will be created.

- The pension start date will usually be the beginning of the next pay reference period.
- This may not always be the case as you can change the pension start date when entering the opt in. For more information about this, see our guide on managing your workforce which you can download from employer.royallondon.com/ceuserguide

Example 1

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
10 Apr	01 May 2015	Jane Adams	5961K	4.00%	4.00%	Opt in	N	N	STAFF	☐

- In this example, the opt in was entered with an effective date of 10 April and the pension start date is the start of the next pay reference period, 1 May.
- The employer does not need to make a contribution in April for this worker.

Example 2

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
8 Apr	13 April 2015	Colin Parsons	873Y	4.00%	4.00%	Opt in	N	N	STAFF	☐

- In this example, the worker is paid weekly with a pay reference period that runs from the Monday – Sunday.
- The opt in effective date is Wednesday 8 April so the pension start date is the start of the next pay reference period, Monday 13 April.
- The employer therefore has to make a contribution in April for them.

Employer duties

As this worker has opted in, you have a duty to update your payroll to ensure that the correct worker and employer contributions are made from the pension start date.

Impact

You must make contributions for workers who opt in. The worker's auto enrolment plan will not be activated until the first contribution is received.

Opt outs

When a worker opts out, a payroll update is created.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
21 Apr		David Wilson	553X	0.00%	0.00%	Opt Out	N	Y	MANAGERS	

- As the worker has opted out, no further contributions are due.
- You must update your payroll and refund any previously deducted contributions to the worker.
- Your contribution schedule should also be updated to remove this worker. If this worker is included on your contribution schedule, we will not accept their contributions.

Employer duties

You must:

- Update your payroll to ensure that no further contributions are made for this worker.
- Refund any contributions already deducted from the worker.

Impact

Failure to update your payroll will result in contributions being deducted from a worker who has expressed their right to opt out of the scheme. We will not accept these contributions, but it could create extra work for you arranging for refunds to be processed.

Worker enrolment

- As soon as a worker meets the auto enrolment age and earnings limits, they will be auto enrolled into the pension scheme.
- The worker will show on the payroll update list with a reason for update as **Worker enrolment**. You can see their pension start date and the expected level of contributions.

When will worker enrolment updates appear?

- If the scheme is using postponement of assessment or postponement of auto enrolment on an actual basis the workers will not be added to the list of payroll updates until the end of the postponement period.
- If the scheme uses postponement of auto enrolment and estimation, an update will be created immediately but the date will be the worker's enrolment date.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
11 Apr	01 May 2015	Anne Corfield	34212G	4.00%	4.00%	Worker enrolment	N	Y	STAFF	

Employer duties

You must:

- Update your payroll to ensure that the correct worker and employer deductions are made.
- Update your contributions file to include this worker.

Impact

You must make contributions for a worker who has been auto enrolled. The worker's auto enrolment plan will not be activated until the first contribution is received. Failure to do this could result in enforcement action from The Pensions Regulator.

Changes

- If the worker's contributions have changed, the **Reason for update** as will be listed in payroll updates as **Change**.
- All relevant changes will be shown on the payroll updates list for information.
- In most cases, because you've told us about the change, you'll already have updated your payroll. You won't have action to take on these.
- If you do need to update your payroll and you can't import the payroll update file directly into your payroll system, we recommend that you manually check your records to find out what the change is.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sel Ex	Eligible	Group of workers	Done
				Worker	Employer					
09 Apr	01 May 2015	Stuart Pensten	3102C	4.00%	4.00%	Change	N	Y	STAFF	

The following would create a **Change** status:

- Change to the company start date.
- Change to the worker's annual salary.
- Change to their earnings payable in the pay reference period.
- Change to their contribution levels.
- Change of category.

Employer duties

You must:

- Update your payroll to ensure that the correct worker and employer deductions are made.
- Update your contributions file to ensure any changes for this worker are included.

Impact

You must make the correct level of contributions for your worker. If the contributions are not high enough to meet minimum certification levels then this could result in enforcement action from The Pensions Regulator.

Exporting the updates

We recommend you make payroll updates by importing the data in a CSV file directly into your payroll system rather than making the changes manually.

1. To obtain the data in a CSV file, click the **Export data** button.
2. This is the file you'll see. There are more fields than shown on the Payroll updates screen.

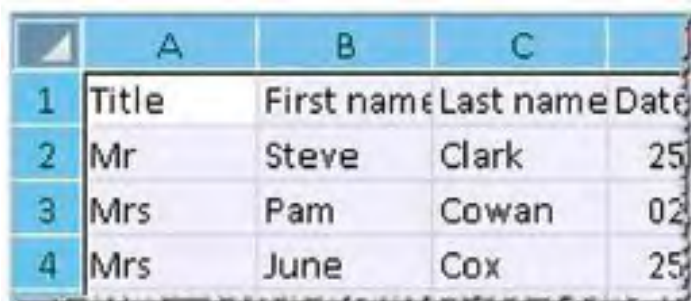
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Title	First name	Last name	Date of birth	National ID	Payroll ref	Category	Process type	Effective change date	Pension start date	Tax relief	Worker cc	Employer	Salary exc	Eligibl
2	Mr	Steve	Clark	25/02/1954	SC781652/9859N	MANAGER	Worker ex		01/04/2014	01/04/2014	Y		4	4 N	Y
3	Mrs	Pam	Cowan	02/03/1975	N5159754-1586P	STAFF	Worker ex		01/04/2014	01/04/2014	Y		4	4 N	Y
4	Mrs	June	Cox	25/09/1989	JC741256R-4463Q	MANAGER	Worker ex		01/04/2014	01/04/2014	Y		4	4 N	Y
5	Mr	Ian	Brown	01/01/1980	N5257951/6022J	STAFF	Worker ex		28/04/2014	01/05/2014	Y		4	4 N	Y

Add filters to the payroll updates file

It may help you to identify the payroll updates required for this pay reference period by adding filters to the file you have exported

This can be done in Microsoft Excel as follows:

3. Click on the field in between the A and 1 on the spreadsheet – this will highlight the entire file.



	A	B	C	
1	Title	First name	Last name	Date
2	Mr	Steve	Clark	25
3	Mrs	Pam	Cowan	02
4	Mrs	June	Cox	25

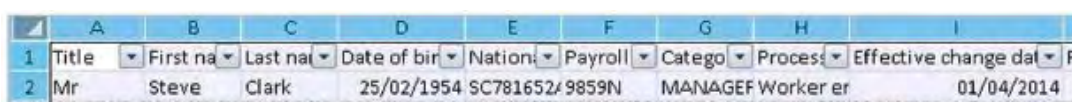
4. Select **Data** from the menu bar along the top of the screen.



5. Click on the Filter icon, this will add filters to the columns.



6. You'll see an arrow next to each of the column headings.



	A	B	C	D	E	F	G	H	I
1	Title	First na	Last na	Date of bir	Nationi	Payroll	Catego	Proces	Effective change dat
2	Mr	Steve	Clark	25/02/1954	SC781652/9859N	MANAGEF	Worker	er	01/04/2014

7. To display the actions required for this pay reference period, click the arrow next to the **Pension start date** heading.

8. Select the date of this pay reference period and **(Blanks)** to display all payroll updates required for this pay reference period. You must select the **(Blanks)** option to capture opt outs, as these have a blank start date.

Sort Oldest to Newest
Sort Newest to Oldest
Sort by Color
Clear Filter From "Pension start date"
Filter by Color
Date Filters
☐ (Select All)
☒ 2014
 ☒ April
 ☐ May
 ☒ (Blanks)
 OK Cancel

9. The updates will then be filtered. In this example, the worker with a pension start date in May is not shown.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Title	First na	Last na	Date of bir	Nation	Payroll	Catego	Process	Effective change dat	Pension start date	Tax rate	Worked	Employ	Salary	Eligible
2	Mr	Steve	Gark	25/12/1954	SC791653/9659N	MANAGER	Worker	er	01/04/2014	01/04/2014	Y	4	4 N	Y	
3	Mrs	Pam	Cowen	02/01/1975	NS155756/1586P	STAFF	Worker	er	01/04/2014	01/04/2014	Y	4	4 N	Y	
4	Mrs	June	Cox	25/09/1989	JC741256B/4463Q	MANAGER	Worker	er	01/04/2014	01/04/2014	Y		4	4 N	Y
5															

Marking payroll updates as 'done'

Once you have made the necessary changes, you should go back to the payroll update screen and mark completed updates as done.

- Tick individual updates to mark them as done.
- Tick the **Mark all (number) as done** box to update the status of all payroll updates to 'done'.
- If there are a variety of pay reference periods shown, use the date filters at the top of the screen to select the updates for the pay reference period(s) that have been completed. You can then mark them as done by ticking the **Mark all as done** box.

☐ Effective date ☒ Pension start date
 01/05/2015 To 31/05/2015

Updates marked as 'done' in error

If you have marked a payroll update as done by mistake, this can easily be corrected.

1. Click the **Done** tab at the top of the screen. You'll see the list of updates marked as 'done'.
2. Clear any filters.
3. Find the update that should not have been marked as done and un-tick the **Done** box. This will move the payroll update back to the **To Do** list.

Mark tasks as done

- As well as a payroll update, opt ins and opt outs generate a task to remind you that you need to update your payroll.
- Marking a payroll update as 'done' does not update the task; you'll also need to go into Tasks to mark the task as 'done'.

Contributions

At the end of each contribution period you must process your schedule and make the contribution.

Accessing contributions

Click the **Make contribution** button on the dashboard.

Alternatively go through the **Contributions and payroll** link in the top menu. This takes you through to this screen where you can view your contribution history.

The screenshot shows a web dashboard with a top navigation bar containing links: Home, Tasks, Workforce, Assess, Contributions & payroll (highlighted), Leavers, and Admin. The main heading is 'Pension contributions and payroll updates' with a subtext 'Next due date: April 2014'. Below the heading are three columns:

- Make a contribution:** Contains the text 'You have no contribution schedule in progress.' and a red button labeled 'MAKE A CONTRIBUTION'.
- Contributions history:** Contains the text 'Please choose the schedule you want to view.' followed by a dropdown menu labeled 'Please choose' with a blue arrow. Below it is a grey button labeled 'VIEW SCHEDULE'.
- Payroll updates:** Contains the text 'You have 4 payroll updates to make.' and a red button labeled 'VIEW PAYROLL UPDATES'.

Click **Make a contribution** to continue.

The make a contribution screen

This screen shows you the options available for making a contribution

The screenshot shows a web page titled 'Make a contribution' with a subtext 'Next due date: April 2014'. Below the heading are three columns:

- Import contribution schedule:** Contains the text 'Use a CSV file to import the latest contribution schedule. This is the simplest and most accurate way to make contributions.' and a red button labeled 'IMPORT SCHEDULE'.
- Input contribution schedule:** Contains a dropdown menu labeled 'Please choose' with a blue arrow. Below it is a red button labeled 'CREATE SCHEDULE'.
- Edit contribution schedule:** Contains the text 'You have no contribution schedule in progress.'

You have three options:

1. Import a schedule as a CSV file

This is our recommended option. If a schedule exists and you import another file, it will overwrite the **existing schedule**.

2. Input a schedule

You can input a schedule manually. Choose whether to copy a previous schedule or create a new schedule and click **Create schedule**.

3. Edit an existing schedule

If you have created a schedule either by importing a file or manually but have not yet made the contribution, it will automatically be saved and you will have the option to edit it or delete it.

Import file

We recommend extracting the required data from your payroll system and importing it as a CSV file to avoid the risk of errors.

Click **Import schedule** on the **Make a contribution** screen to do so.

The following fields are mandatory for Contributions.

- First name
- Last name
- National Insurance (NI) number
This is a key piece of data used to identify the worker in the system. If you used temporary NI numbers when adding new workers, and any of these have changed since, you should edit the worker details to show the updated NI number before importing your schedule.
- Employer contribution (£)
- Worker contribution (£)
If your scheme uses salary exchange, you should usually include the worker contribution with the employer contribution for each worker affected and enter zero for the worker contribution.

See our data guide (employer.royallondon.com/aedataguide) for more information about the mandatory fields.

See Import data on page 9 for more information about importing a file.

If there are problems with the data in your CSV file, you will be given a link to download an error file. For more information about the error file, see page 13.

Click **Continue** to proceed to the **Review contributions** screen.

Input/edit schedule

On the Edit Schedule screen you can edit the current contribution schedule.

You can access the screen:

- By clicking the **Edit schedule** button on the Review contributions screen.
- By clicking **Edit schedule** on the Make a contribution screen to access a schedule in progress.
- Choosing to input a schedule manually on the Make a contribution screen.
 - If you select **Use previous schedule**, we'll enter the contributions based on the last schedule you submitted.
 - If you select **Create new schedule**, you can enter the contributions manually.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

19 workers in schedule

£ 445.00

Total worker contributions

£ 950.00

Total employer contributions

£ 1,395.00

Total

Name	NI number	Payroll reference	Earnings in current contribution period (£)	Contributions (£)		
				Worker	Employer	Total
AAA, AQM	AA984379B		5000.00	250.00	250.00	500.00
AAA, RLG	AA985676A		5000.00	100.00	200.00	300.00
ABB, BQM	AA984479B		5000.00	95.00	200.00	295.00
ABB, RLG	AA987879B		8000.00	0.00	300.00	300.00
ACC, CQM	AA984579B		0.00	0.00	0.00	0.00

On this screen you'll see the entries as they have been entered so far. You can amend:

- Earnings in the current contribution period
- Worker contributions
- Employer contributions.

Save and continue

Click **Save and continue** to save the schedule and continue to the Review contributions screen where we will tell you if there are any queries in your schedule.

Review Schedule

This screen summarises the information you've imported and highlights any queries.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

!

2

We cannot accept these contributions and therefore they will not be taken.You will need to update your payroll to reflect this.

⚠

19

You need to review your workers details so that we can apply the correct contribution.

✓

5

Contribution amounts are ready to be checked.

! These contributions will not be made

2 workers have outstanding actions
We cannot accept these contributions and therefore they will not be taken.You will need to update your payroll to reflect this.

				Contributions (£)	
				Worker	Employer
			Total	200.00	200.00

⚠ These contributions are not as expected, please review warnings

2 workers cannot be found on the dashboard
We haven't found an exact match between the schedule NI number on your file and the one we hold on our dashboard records. Please review potential matches in the Dashboard column and provide further instructions.

1 worker has missing details
You'll need to review any workers listed below and update their details using 'Edit worker'.

9 contributions are not expected
Review the reason for unexpected contribution and please take appropriate action.

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

✓ These contributions are ready to be checked

5 contributions are ready to be checked

EDIT SCHEDULE

EXPORT DATA

NEXT

This example screenshot shows all the possible queries, it's unlikely you'll have as many at one time.

- Click the arrow next to each heading to expand it and see the workers affected.
- Click the **Export data** button at the bottom of the screen to export the data as a CSV file.

Correcting errors

Here's how to make changes to resolve the queries.

- Edit your schedule by clicking Edit schedule at the bottom of the screen.
- Update worker details elsewhere in the system if necessary. We'll save your schedule and will update it with the changes you make. To return to Review contributions:
- Go to the Make a contribution screen. Click Edit under Make a contribution.
- Update the data in your CSV file if required. When you've done it, go to the Make a contribution screen, delete the existing schedule and re-import your file.

These contributions are not as expected, please review the warnings

If there are any contributions that are not as expected we will show them here.

You should therefore check any contributions listed under this heading to ensure that they are correct before proceeding.

Contributions that will not be made

! These contributions will not be made					
4 workers have outstanding actions					
We cannot apply these contributions so you'll need to update your payroll to reflect this.					
Name	NI number	Payroll reference	Reason	Contributions (£)	
				Worker	Employer
Sazs, Sheila	NA324410A	9	Worker does not work in UK	60.00	60.00
Bennett, Katrina	NA293770A	7	Worker has chosen to opt-out	60.00	60.00
Malone, Jeff	NA314310A	10	Worker is over age 75	48.00	60.00
Ross, Mike	NA323779C	6	Worker is under 16 years of age	60.00	60.00
Total				228.00	240.00

1. To help you meet your employer duties, we won't accept contributions for workers who have opted out, are 31 days past their 75th birthday, are under 16 or who work overseas.
2. The total on your schedule will be reduced by the amount shown.
3. You should refund the worker their contribution.
4. If you have made the contribution via BACS or cheque before submitting the schedule and there are worker(s) who have opted out, contact us to arrange a refund for contributions made for these workers. We recommend you make your contribution via Direct Debit to avoid any mismatches.

Workers who can't be found on the dashboard

⚠ These contributions are not as expected, please review warnings

2 workers cannot be found on the dashboard

We haven't found an exact match between the schedule NI number on your file and the one we hold on our dashboard records. Please review potential matches in the Dashboard column and provide further instructions.

Schedule		Dashboard		Contributions (£)		Action ⓘ
Name	NI Number	Name	NI Number	Worker	Employer	
Beattie, Craig	JT704434C			100.00	100.00	Add worker
Hastings, Direct	JT800105C			10.00	66.00	Add worker

IMPORT FILE

- If they're a new worker, add the worker before submitting the schedule to allow the contribution to be collected. Workers can be added individually, using the **Add Worker** link under the action column, or by importing a CSV file, by selecting the **Import Workers** option (For instructions on adding workers please see page 24).
 - If any of these workers aren't new workers, it may be that we haven't been able to identify them from the information provided. We use their national insurance number to identify workers and you can select one of three options, using dropdown under the action column, to update this:
 - Where we have found a non planholder match (visible under Dashboard column)
1. **Edit Worker** – Update NI number for existing Dashboard worker, to match NI number on contribution schedule.
 2. **Update Schedule** – Amend NI number on contribution schedule
 3. **Ignore Match** – This will present an Add Worker link as above

6 workers can't be found on the dashboard						
We haven't found an exact match between the schedule NI number and the dashboard NI number. Please review potential matches in the Dashboard column and provide further instructions.						
Schedule		Dashboard		Contributions (£)		Action ⓘ
Name	NI number	Name	NI number	Worker	Employer	
Black, David	AB663333C			100.00	100.00	Add Worker
White, Stephanie	AB333333B	White, Steph	AB333333C	100.00	100.00	Choose an action ▾
Brown, Eileen	AB777333C			50.00	150.00	Add Worker
Green, Peter	AB333388D			100.00	100.00	Add Worker
Smith, Stephen	WW333333B	Smith, Stephen	WW333333C	100.00	100.00	Choose an action ▾
Watt, Jacelyn	AB999999S			100.00	100.00	Edit worker Update schedule Ignore match

- Where we have found a planholder match

1. **Update Dashboard** – Update NI number, for existing Dashboard worker, to match NI number on contribution schedule.
2. **Update Schedule** – Amend the NI number on contribution schedule
3. **Ignore Match** – This will present an Add Worker link as above

6 workers can't be found on the dashboard
We haven't found an exact match between the schedule NI number and the dashboard NI number. Please review potential matches in the Dashboard column and provide further instructions.

Schedule		Dashboard		Contributions (£)		Action
Name	NI number	Name	NI number	Worker	Employer	
Black, David	AB663333C			100.00	100.00	Add Worker
White, Stephanie	AB333333B	White, Steph	AB333333C	100.00	100.00	Choose an action Update dashboard Update schedule Ignore match
Brown, Eileen	AB777333C			50.00	150.00	
Green, Peter	AB333388D			100.00	100.00	
Smith, Stephen	WW333333B	Smith, Stephen	WW333333C	100.00	100.00	Edit Worker
Watt, Jacelyn	AB999999S			100.00	100.00	Add Worker

For any actions not taken contributions will not be collected for these workers and you will see the following warning when you proceed with your schedule

ACTION REQUIRED - Worker not found

2 workers cannot be found on the dashboard and require action to be taken.

If you choose to continue and ignore these warnings, **the contributions will NOT be collected for these workers.**

CANCEL

IGNORE AND REMOVE CONTRIBUTION

Unexpected contributions

9 contributions are not expected

Review the reason for unexpected contribution and please take appropriate action.



Name	NI number	Payroll reference	Contributions (£)		Reason	Action 
			Worker	Employer		
MAN, YOUNG	JT999999C		100.00	100.00	First payment is not due until the 01/12/2025	No Action Required
Ncwgvbjd, Yzbzt	JA482907D		100.00	100.00	Worker has left employment	Choose an action ▼
TRFXV, MVVLG	JA232107D		100.00	100.00	Worker has left employment	Choose an action ▼
ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Choose an action ▼
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Choose an action ▼
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Choose an action ▼
PHYJWXZH, WMCV	YR895582C		100.00	100.00	Worker is deceased	No Action Required
YLGGJ, YQGLCZT	NA431727A		100.00	100.00	Worker is deceased	No Action Required
Shaikh, Asifa	AB079551A		100.00	100.00	Worker is part of another qualifying scheme	Choose an action ▼

First payment is not due until [Date]

1. Check the worker's start date is correct. In the example above, the worker has opted in and their first contribution is due on 1st December but this is the November contribution.
2. If the contribution is not due, remove the contribution from the schedule. Do this by:
 - Deleting the schedule and re-importing the file with this worker removed; or
 - Click **Edit schedule** at the bottom of the screen then setting all the worker's contributions to zero.

If you've deducted the contribution from the worker's salary you'll need to refund them.

Worker has left employment

Ncwgvbjd, Yzbzt	JA482907D		100.00	100.00	Worker has left employment	Choose an action ▾
TRFXV, MVVLG	JA232107D		100.00	100.00	Worker has left employment	Add Worker
ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Final Contribution
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Remove Contribution

- You've notified us that this worker has left your employment.
- If they have re-joined, choose the action to add them as a new worker. You must do this before you submit the schedule otherwise, we will not collect this contribution. Once they are added, we'll identify them as a re-joiner, restart their pension plan and allocate the contribution to them.
- Final contribution- choose this action if this contribution represents a final contribution for a worker who has recently left employment
- Remove contribution- choose this action if you want to remove this worker from the schedule for reasons such as work has been included in error.

Worker has not opted in

ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Choose an action ▾
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Opt Worker In
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Remove Contribution

We have no record of this worker opting in.

1. If you have received an opt in instruction, click on Opt worker in the action box, this will take you to the Workforce tab to update and Opt the worker in. You must do this before you submit the contribution schedule or we will not collect an amount for this worker.
2. If you haven't received an opt in instruction, check that there isn't a missing details task outstanding for the worker by going to Tasks. If we haven't been able to assess a worker because some of the information we require is missing, they'll appear here.
3. If you submit the schedule before the missing details are provided, we will not take the contribution for the worker.
4. If you have not received an opt in instruction from this worker and they're not a worker with missing details, remove the contribution from the schedule by selecting the Remove contribution from the action drop down.
5. If you've deducted the contribution from the worker's salary you'll need to refund them.

Worker has stopped contributing

GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Choose an action ▼
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Restart Contribution
PHYJWXZH, WMCV	YR895582C		100.00	100.00	Worker is deceased	Final Contribution
YLGGJ.	NA431727A		100.00	100.00	Worker is deceased	Remove Contribution
						No Action Required

- You've notified us that this worker has chosen to stop contributing to their pension plan.
- Restart contributions - select this action if they have decided to start making contributions again this will update the workers records with Royal London
- Final contribution - select this action if this contribution represents the workers final contribution
- Remove contribution - select this action if you wish to remove this contribution from the schedule for reasons such as worker has been included in error.

Worker is in another qualifying pension scheme

Shaikh, Asifa	AB079551A		100.00	100.00	Worker is part of another qualifying scheme	Choose an action ▼
						Edit Worker
						Remove Contribution

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

You have notified us this worker is part of another qualifying pension scheme. If they have chosen to opt into your pension scheme please choose the action to edit the worker or we will not collect a contribution for this worker.

For any actions not taken contributions will not be collected for these workers and you will see the following warning when you proceed with your schedule.

ACTION REQUIRED - Contributions not expected ✕

6 workers have contributions that are not expected and require action to be taken.

If you choose to continue and ignore these warnings, **the contributions will NOT be collected for these workers.**

CANCEL

IGNORE AND REMOVE CONTRIBUTION

Workers contributing via Salary Exchange

7 workers are contributing via salary exchange (also known as salary sacrifice)

These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

Name	NI number	Payroll reference	Contributions (£)		Action (<u>apply to all</u>) ⓘ
			Worker	Employer	
AAAAA, ABC	AA456783B		100.00	100.00	<u>Choose an action</u> ▼
ABC, ABC	AA123456A		100.00	100.00	<u>Choose an action</u> ▼
Mftt, Vybktblnb	JS945051D		100.00	100.00	<u>Choose an action</u> ▼
Singh, Minal	AB119821A		100.00	100.00	<u>Choose an action</u> ▼
TEST, TEST	AA343423A		100.00	100.00	<u>Choose an action</u> ▼
Wqcwsjjqb, Gwhhx	PC491851D		100.00	100.00	<u>Choose an action</u> ▼
ZSSY, TPHWCDDC	NJ670597B		100.00	100.00	<u>Choose an action</u> ▼

- You should choose an action for all workers that appear under this heading, from the drop down under the action column:

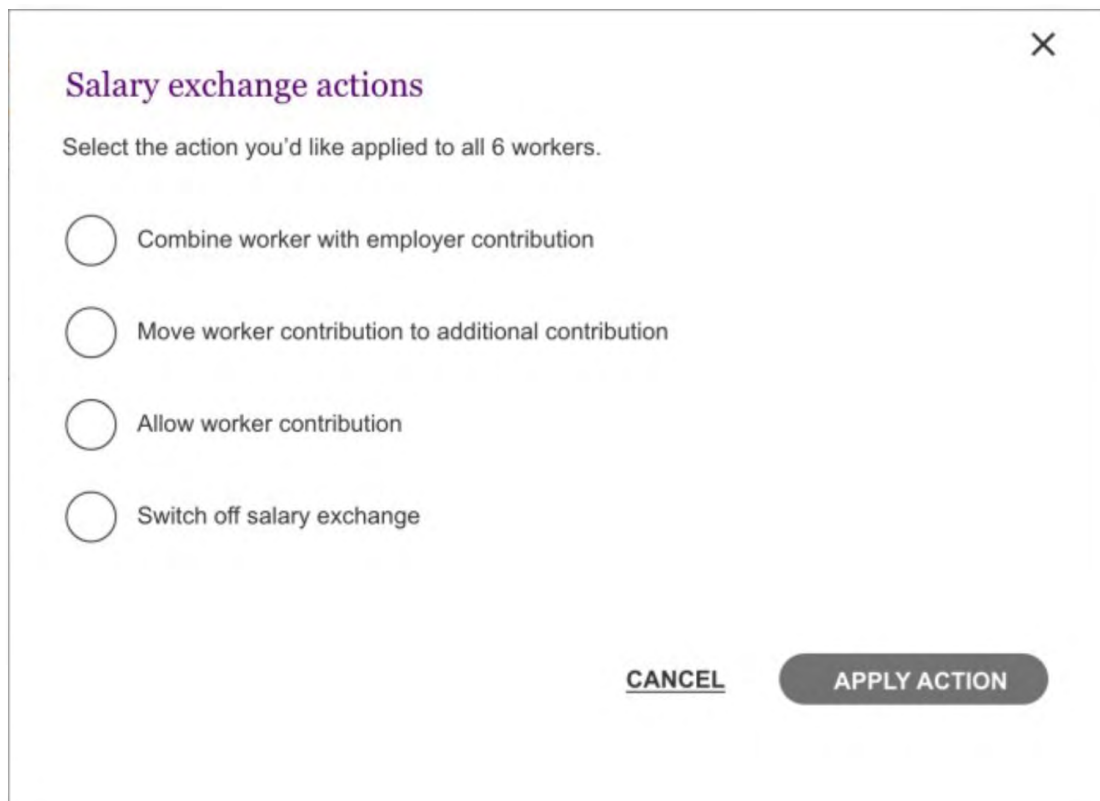
7 workers are contributing via salary exchange (also known as salary sacrifice)

These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

Name	NI number	Payroll reference	Contributions (£)		Action (<u>apply to all</u>) ⓘ
			Worker	Employer	
AAAAA, ABC	AA456783B		100.00	100.00	<u>Choose an action</u> ▼
ABC, ABC	AA123456A		100.00	100.00	Combine with employer contribution Allow worker contribution Switch off salary exchange
Mftt, Vybktblnb	JS945051D		100.00	100.00	
Singh, Minal	AB119821A		100.00	100.00	
TEST, TEST	AA343423A		100.00	100.00	<u>Choose an action</u> ▼
Wqcwsjjqb, Gwhhx	PC491851D		100.00	100.00	<u>Choose an action</u> ▼
ZSSY, TPHWCDDC	NJ670597B		100.00	100.00	<u>Choose an action</u> ▼

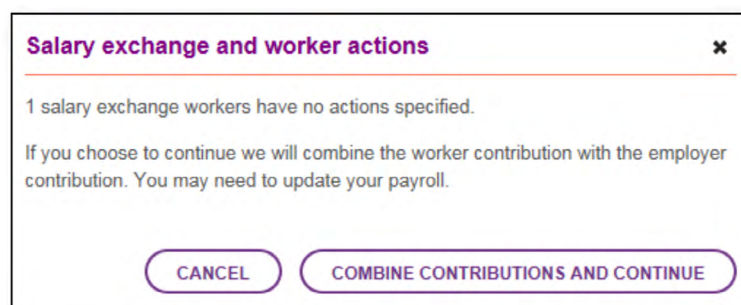
- Combine worker contribution with Employer** – Add worker and employer contribution together, worker's contribution will be set to zero.
- Allow contribution** – If the actual contributions listed are correct, select this option to leave them as they are. Contact us to apply any salary or contribution rate changes.

3. **Edit worker/ Switch off Salary Exchange** – Select these options to remove salary exchange for the worker. Contributions will be applied as stated in the schedule.
 4. **Move Contribution to additional** – *this is only available for CMP schemes*
- The ‘**Apply to All**’ option can be used to select the same option for all workers



A dialog box titled "Salary exchange actions" with a close button (X) in the top right corner. The text inside says "Select the action you'd like applied to all 6 workers." Below this are four radio button options: "Combine worker with employer contribution", "Move worker contribution to additional contribution", "Allow worker contribution", and "Switch off salary exchange". At the bottom right, there are two buttons: "CANCEL" and "APPLY ACTION".

- If no option is selected you'll see the following warning



A warning dialog box titled "Salary exchange and worker actions" with a close button (X) in the top right corner. The text inside says "1 salary exchange workers have no actions specified." followed by "If you choose to continue we will combine the worker contribution with the employer contribution. You may need to update your payroll." At the bottom, there are two buttons: "CANCEL" and "COMBINE CONTRIBUTIONS AND CONTINUE".

Workers with outstanding assessments

 **These contributions are not as expected, but will still be made**

Update the worker details after submitting the schedule. If the contributions are not correct, edit the schedule or amend and re-import the CSV file.

2 workers have not been assessed
You'll need to complete the assessments so that we can apply the contributions.

Name	NI number	Payroll ref	Assessment due	Payroll frequency
weekly, new	AA854145C	pay 03	06/01/2018	Weekly
other, a	AA454145C	pay 99	26/03/2018	Weekly

PERFORM ASSESSMENT

If the schedule includes contributions for workers with outstanding assessments, we'll show these workers in the table. If the assessment isn't carried out, the contribution may not be applied correctly.

If you are able to complete one or more of the outstanding assessments, you can choose to click on the **Perform Assessment** button (above). This will navigate you straight to the Assess screen.

Once you have completed the assessments, you can navigate back to the Review Contributions screen using the **Review Contribution** button (below).

Assess workers

1: Input earnings 2: Results 3: Next steps

Monthly, 01 April 2018 - 30 April 2018

Workers assessed as part of ongoing assessment

 1 worker has been assessed and has no task 

[Return to homepage](#) **REVIEW CONTRIBUTION** **UPDATE PAYROLL**

Workers with missing details

5 workers are missing details				
You'll need to review any workers listed below and update their details using Edit worker.				
Name	NI number	Payroll ref	Missing details	
missing, adr-one	BB111212C	jhhjk	- Second line of address - Earnings in the pay period	Edit worker
no-cat, cathy	NS484552A	rrr	- Earnings in the pay period - Category name	Edit worker
dets, missing	AA888888A	4	Earnings in the pay period	Edit worker
everything, missing	AA666654D		- Full address details - Earnings in the pay period - Annual salary details	Edit worker
other, n	AA896965B	999	- Postcode - Annual salary details	Edit worker

- This table will be displayed if there are details missing from the worker's record. The **Missing details** column will confirm the specific details that are required. These details need to be provided before the contribution can be applied correctly.

These details need to be provided before the contribution can be applied correctly.

- If you click **Edit worker**, you'll be able to update the necessary details. Once you've done this, you can return to the **Review contribution** screen by clicking **Save and close**.
- If details are not updated we will not collect the contribution for the worker and you will receive the following message when continuing with your schedule.

ACTION REQUIRED - Workers with missing details ✕

1 worker is missing details on the dashboard and requires action to be taken.

If you choose to continue and ignore these warnings, **the contribution will NOT be collected for this worker.**

CANCEL

IGNORE AND REMOVE CONTRIBUTION

Workers with missing contributions

2 workers with missing contributions		
If these workers are leavers, update their leaving details. Not leavers?		
Name	NI number	Payroll reference
Dines, Mary	TN342521B	
Wood, Edward	AB123476C	8160B

- If these workers are leavers, tell us they've left via **Leavers**. You can do this after submitting the schedule.
- If they aren't leavers, and are also listed above as workers who cannot be found on our system, this means we can't match their details on your CSV file with those held in the system.

Example

1. Mary Dines was given a temporary NI number when she joined the company.
2. The contributions CSV file contained the correct NI number. She therefore appears under workers who cannot be found on the system and also under workers with missing contributions.
3. To correct this, her employers go to **Workforce** and update her details with the correct NI number.
4. When they return to review the schedule, it is updated and she now appears under contributions that are as expected.

Review Contributions

Once all errors have been corrected and you are happy with your contribution schedule please select next on the bottom right hand corner to take you to the review contributions screen.

Contributions that will not be made

The below screen summarises any contributions which will not be collected if no actions were taken when reviewing your schedule.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

!

11

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

⚠

5

You need to review these workers details as contribution amounts do not match what is expected.

✓

7

Contributions are as expected.

! These contributions will not be made

11 workers have outstanding actions

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

Name	NI number	Earnings in current contribution period (£)	Reason	Contributions (£)	
				Worker	Employer
Beattle, Craig	JT704434C	2000.00	Worker cannot be found	100.00	100.00
Hastings, Direct	JT800105C	800.00	Worker cannot be found	10.00	66.00
ANDEVE, ADAM	JT707707C	2000.00	Worker has missing details	100.00	100.00
Sjgjdj, Psfnl	JA776949B	2000.00	Worker has chosen to opt-out	100.00	100.00
Tjddhsxjfs, Vzbd	YR215517B	2000.00	Worker has chosen to opt-out	100.00	100.00
Ncwgvbjd, Yzbzt	JA482907D	2000.00	Contribution not expected	100.00	100.00
TRFXV, MVVLG	JA232107D	2000.00	Contribution not expected	100.00	100.00
ANDERSON, NEO	JT321566C	2000.00	Contribution not expected	100.00	100.00
GNYGD, SXST	NE810448D	2000.00	Contribution not expected	100.00	100.00
Jptghh, Xgwtpc	NZ792505A	2000.00	Contribution not expected	100.00	100.00
Shaikh, Asifa	AB079551A	2000.00	Contribution not expected	100.00	100.00
Total				1010.00	1066.00

85

Contribution that's different to the amount expected

- You can check the current contribution rates Royal London expect for each worker where contributions are not as expected, by clicking on the tooltip (I) next to the member's name.

⚠ These contributions are not as expected, please review warnings

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)	Employer contribution (£)	Reasons (apply to all)
Mftt, Vyktblnb	JS945051D	2000.00			
SAWANT, Rahul	BA123456B	2000.00			
TEST, TEST	AA343423A	2000.00			
TESTONE, DW	TN010185M	2000.00			
Wqcwsjjqb, Gwhhx	PC491851D	2000.00			

i

Actions explained

The information we require is a worker's **pensionable earnings** for the relevant contribution period. This should be the earnings that you've used to calculate the pension contribution based on your scheme's definition of pensionable pay.

If the definition of pensionable pay is **qualifying earnings**, you'll need to exclude earnings below the lower earnings limit, and where relevant not include any earnings above the upper earnings limit.

If using **salary exchange** for pension contributions, you will need to provide us with the worker's pre salary exchange pensionable earnings.

x

a reason ▼

a reason ▼

a reason ▼

a reason ▼

a reason ▼

- If the contributions are not correct, change them by clicking the Edit schedule button at the bottom of the screen and editing this worker's contributions.
- If the actual contributions listed are correct, leave them as they are and we'll apply these contributions to the worker's pension plan.
- You will need to select a reason from the dropdown list available, for all workers where contributions are not as expected but are correct – the Confirm Schedule will be greyed out until all workers that have a reason selected.

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (<u>apply to all</u>)
			Actual	Expected	Actual	Expected	
Mftt, Vybkblnb	JS945051D	2000.00	0.00	0.00	200.00	307.00	Choose a reason
SAWANT, Rahul	BA123456B	2000.00	0.00	0.00	200.00	220.00	Choose a reason
TEST, TEST	AA343423A	2000.00	0.00	0.00	200.00	240.00	Choose a reason
TESTONE, DW	TN010185M	2000.00	0.00	0.00	200.00	340.00	Choose a reason
Wqcwsjjqb, Gwhhx	PC491851D	2000.00	0.00	0.00	200.00	307.00	Choose a reason

- There is a tooltip on the reasons column header where you can see the full list of reasons and some additional information on each.

Choose a reason

The contributions paid are different from what Royal London are expecting.
Please select a reason for this difference, using the dropdown available:

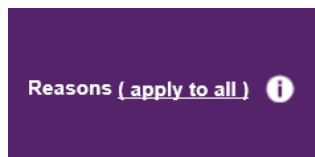
- Change in contribution rate
- Single or bonus contribution
- Backdated/fix contribution
- Part month contribution
- Salary exchange not used in this contribution period
- Post exchanged salary or earnings entered
- Maternity/Paternity leave
- Other

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (Clear all)
			Actual	Expected	Actual	Expected	
Mftt, Vybkblnb	JS945051D	2000.00	0.00	0.00	200.00	307.00	Change in contribution rate
SAWANT, Rahul	BA123456B	2000.00	0.00	0.00	200.00	220.00	Single or bonus contribution
TEST, TEST	AA343423A	2000.00	0.00	0.00	200.00	240.00	Backdated/fix contribution
TESTONE, DW	TN010185M	2000.00	0.00	0.00	200.00	340.00	Part month contribution
Wqcwsjjqb, Gwhhx	PC491851D	2000.00	0.00	0.00	200.00	307.00	Maternity/Paternity or sick leave

- If the same reason applies to all workers (or the majority) you can use the “apply to all” option in the reason column header – this allows you to select one reason to apply to all members with an unexpected contribution message. You can then change individual reasons for workers if required.



5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (Clear all)
			Actual	Expected	Actual	Expected	
Mftt, Vybkblnb	JS945051D	2000.00	0.00	0.00	200.00	307.00	Part month contribution
SAWANT, Rahul	BA123456B	2000.00	0.00	0.00	200.00	220.00	Part month contribution
TEST, TEST	AA343423A	2000.00	0.00	0.00	200.00	240.00	Part month contribution
TESTONE, DW	TN010185M	2000.00	0.00	0.00	200.00	340.00	Part month contribution
Wqcwsjjqb, Gwhhx	PC491851D	2000.00	0.00	0.00	200.00	307.00	Part month contribution

- Once all workers have a reason selected you can select Confirm Schedule.
- After you’ve made the contribution, contact us to let us know of any salary or contribution rate changes for your workers.

Check total and submit

When you are ready to submit the schedule, click Continue at the bottom of the Review contributions screen

Check total

- This screen gives you a last chance to confirm that the contribution is correct before making the contribution.
- Click the **Back** button to go back and make changes.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

A summary of your schedule is shown below.

Please check the totals and date are correct, then click "Make contribution" to authorise the total shown.

We'll collect the contribution from your bank account by Direct Debit. Please note this amount may be less than your original schedule amount if you have chosen to remove any workers contributions.

Due date: November 2025

Collection date: 01 December 2025

[Change](#)

Worker		Employer		Total
£2,400.00	+	£3,000.00	=	£5,400.00

By submitting this contribution:

You confirm that all employee contributions submitted have been correctly deducted from their net salary (after statutory tax deductions).

You understand that Royal London will claim tax relief from HMRC in respect of employee contributions submitted.

You agree to reimburse Royal London for any costs arising due to the incorrect submission of contributions (including any repayment of excessive tax relief claimed and interest which is required to be made to HMRC).

If you think you may have made an error in any of your previous contribution submissions, please get in touch with us.

☒ I acknowledge the above information and confirm I will take the relevant actions.

Please continue to make this contribution before letting us know of any changes.

BACK

MAKE A CONTRIBUTION

If you are paying by Direct Debit you can delay the collection of your direct debit for up to ten calendar days by clicking **Change**. You'll be shown the date options available. You should note it is ensure that the money is paid within the Pensions Regulator's rules relating to payment of contributions. See their website for more information – www.thepensionsregulator.gov.uk.

Click **Make contribution** to make the contribution. Once you've done this, you can't go back and amend the contribution schedule.

You'll then see a final confirmation screen.

Contribution History

You can view previously submitted contribution schedules by selecting the month you want to review under the contribution history drop down

Pension contributions and payroll updates

Next due date: May 2024

Make a contribution

You have no contribution schedule in progress.

MAKE A CONTRIBUTION

Contributions history

Please choose the schedule you want to view.

Please choose 

VIEW SCHEDULE

Payroll updates

No payroll updates to make.

Here you can see any contributions paid and also any contributions we did not collect if actions were not taken on the warnings when submitting the contribution schedule.

Contribution schedule for October 2025

114 members in schedule

£ 7,050.00	Original contribution schedule i
£ 1,000.00	Member contributions paid
£ 3,550.00	Employer contributions paid
£ 4,550.00	Total contributions paid i

Showing 101 to 114 of 114

Full name	NI number	Earnings in contribution period (£)	Contribution (£)			Contribution paid ▼
			Member	Employer	Total	
Kitty Charles	AB879991B	5000.00	200.00	300.00	500.00	No
Veitch Sharon	JG858385B	0.00	0.00	0.00	0.00	No
Hudson Liam	PG139227D	0.00	0.00	0.00	0.00	No
Gibson Tara	JK808289B	0.00	0.00	0.00	0.00	No
Ord Lynn	JK962100A	0.00	0.00	0.00	0.00	No
BAT M	AB345678C	5000.00	0.00	400.00	400.00	Yes
CRAIG B	JT424704C	5000.00	0.00	500.00	500.00	Yes
TTGTV D	JR739416A	5000.00	200.00	300.00	500.00	Yes
MISS D	AA654321A	5000.00	200.00	300.00	500.00	Yes
TYRP-PYYY R	NB504150A	5000.00	0.00	750.00	750.00	Yes
TQSBVH R	YZ884229B	5000.00	200.00	300.00	500.00	Yes
TEST C	AB213456D	5000.00	0.00	400.00	400.00	Yes
TQYHHYFM T	NB495154D	5000.00	200.00	300.00	500.00	Yes

The original schedule amount is the total amount on your original schedule prior to any errors being corrected and contributions removed.

£ 7,000.00

Original contribution schedule i

£ 3,500.00

Member contributions paid

£ 3,500.00

Employer contributions paid

£ 7,000.00

Total contributions paid i

Original contribution schedule

This was the original schedule amount prior to removing any contributions which could not be collected.

The total contributions is the amount we will collect (if paying by direct debit) after any corrections have been made and your contribution schedule submitted.

£ 7,000.00

Original contribution schedule

i

£ 3,500.00

Member contributions paid

£ 3,500.00

Employer contributions paid

£ 7,000.00

Total contributions paid

i

Total contributions paid

x

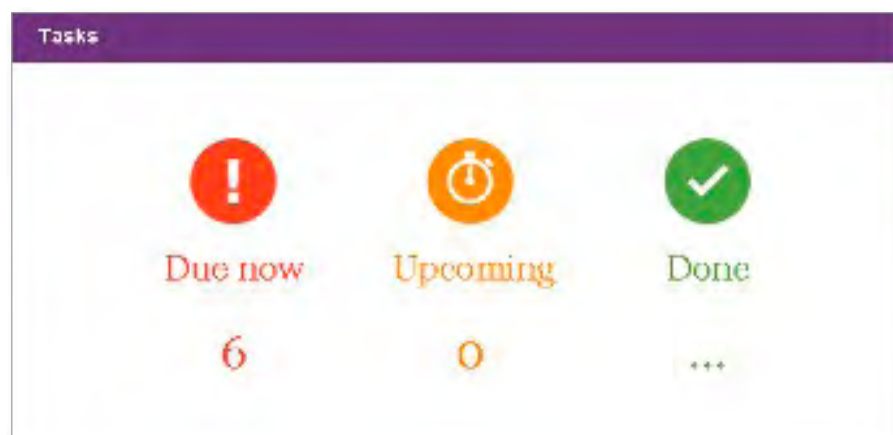
Showing 1 to 25 of 35

Full name	NI number	Earned contribution
This is the contribution amount that has been allocated to your member's policies by Royal London.		

Tasks

To help you keep track of your employer duties, our online service will create tasks.

Access your Tasks from the Dashboard.



Click on the **Due Now** icon to view all your urgent outstanding tasks.

You'll then see the Tasks screen. If there are a lot of tasks you can filter them by worker category or by type of task.

Tasks					
Filter results					
Category Show all					
Task type ☐ Payroll ☐ Workforce ☐ Governance					
APPLY Clear all					
Due now Upcoming Done 7 tasks due now.					
Due date	Task type	Category	Message	Task	Done
20 Feb 2015	Governance		Information for your declaration of compliance is now available. You must submit a declaration of compliance for your scheme to The Pensions Regulator before 01 June. View further details on our website	Declaration of compliance	☐
17 Mar 2015	Workforce	STAFF	Missing worker details - documents must be produced by 17/04/2015 - [Ian Fleming]	Provide missing details	☐
27 Mar 2015	Payroll		Contribution due for March 2015	Make contribution	☐
21 Apr 2015	Payroll	MANAGERS	Worker opt-out request received - [David Wilson]	Update payroll	☐
10 Apr 2015	Payroll	STAFF	Worker opt-in request received - [Jane Adams]	Update payroll	☐
14 Apr 2015	Payroll		Earnings details due for pay reference period 01/04/2015 to 30/04/2015	Assess workers	☐
14 Apr 2015	Payroll		Payroll updates due by cut-off date 20/04/2015	Update payroll	☐

Carrying out the tasks

There are three types of task: workforce (HR related), payroll and governance.

The following table shows all the tasks you may see and the action required.

Task	Task type	Message	Action required
Update payroll	Payroll	Worker opt in request received – [Worker name]	The worker has opted in so you should update your payroll to ensure that contributions are deducted from their salary. Go to the payroll updates screen to see the update you need to make.
Update payroll	Payroll	Worker opt out request received – [Worker name]	The worker has opted out so you should update your payroll to ensure that contributions are not deducted from their salary. Go to the payroll updates screen to see the update you need to make.
Make contribution	Payroll	Contribution due for DD/MM/YYYY	Your next contribution is due. Go to Contributions to submit your schedule.
Make payroll updates	Payroll	Payroll updates due by cut-off date DD/MM/YYYY	Update your payroll before the date shown. You can export the required updates from the payroll updates screen
Assess workers	Payroll	Earnings details due for pay reference period DD/MM/YYYY to DD/MM/YYYY	It's time to assess your workers for the pay reference period shown. Click the link in the task to assess workers to provide earnings details.
Issue documents	Workforce	You need to issue documents by DD/MM/YYYY – [Worker name]	If you're issuing worker communications, we'll remind you when they must be received by the worker. Make sure the documents are issued before the date shown.
Provide missing details	Workforce	Missing worker details – documents must be produced by DD/MM/YYYY – [Worker name]	This worker has missing details. Provide these so we can assess the worker and issue their communications. To ensure they get their documents in time, we recommend you do this well before the date shown.
Provide missing details	Workforce	Missing worker details – unable to start pension plan – [Worker name]	This worker has missing details. Provide these so we can start the worker's pension plan.
Declaration of compliance information coming soon	Governance	You must submit a declaration of compliance for your scheme to The Pensions Regulator. We'll supply the information you need for this on DD/MM/YYYY.	You must complete a declaration of compliance to tell The Pensions Regulator what you've done to comply with your employer duties. This reminder is provided to let you know when we'll provide the information you need about your workforce.
Your declaration of compliance information is available	Governance	Information for your declaration of compliance is now available. You must submit a declaration of compliance for your scheme to The Pensions Regulator before DD/MM/YYYY.	We've prepared the information about your workforce that you need for your declaration of compliance. Click on the link labelled Declaration of compliance to view and export this information.

Workers with missing details

If any workers have missing details, you should provide these as soon as possible to ensure you're meeting your auto enrolment duties.

There are two scenarios where missing details cause problems.

1. We've assessed the worker but we can't issue their communications or start their plan because some details are missing.
2. We can't assess the worker because the details we need are missing.

When are missing details tasks created?

We'll create a missing details task if any of the following fields are missing after you add the worker.

- Date of birth and sex.
- The company start date.
- The worker's category.
- Lines 1 and 2 of the worker's address.
- Salary details (unless the worker is in a category with postponement of assessment and the postponement date has not been reached).
- Earnings payable in the pay reference period (unless the worker is in a category with postponement of assessment and the postponement date has not been reached).

When will you notify me about missing details?

- The worker will have a status of 'Missing details' when they are added.
- If you don't enter the missing details straight away, we'll create a task to remind you to add the missing details. We'll also send you a reminder email.
- You can also see workers with missing details in Workforce by filtering by 'missing details' in the status field.

Entering missing details

1. Go to Edit worker:
 - In Tasks, click **Provide missing details**.
 - In Workforce, click on the worker's name and then **Edit worker details**.
 - In Add worker, click on their name to edit their details.
2. The missing information could appear on the Personal and worker details screen or the Contact and employment details screen. Click the **Continue** button to go to Contact and employment details.

Edit worker : Ian Fleming [Cancel](#)

1: Personal and worker details 2: Contact and employment details 3: Results

This worker has missing information - note this may be on the next screen, please continue for details.

Personal details

Title:

Sex:

First name:

Last name:

Date of birth: dd/mm/yyyy

Company start date: dd/mm/yyyy

Worker details

This worker is:

Working or ordinarily working in the UK: ☒ Yes ☐ No

A non-worker: ☐ Yes ☒ No

Currently an active member of any qualifying scheme with you: ☐ Yes ☒ No

Category:

CONTINUE

- When you've entered the missing details, click **Continue** until you get to the Results screen, then click **Save and close** to save the changes and update the worker record.

Edit worker : Ian Fleming Cancel

1: Personal and worker details 2: Contact and employment details **3: Results**

i We will not issue revised documents. They can be accessed from the workforce screen.

Worker type: **Postponed**
Next steps: **Will be assessed at their postponement date**

Contributions

Contributions calculated using the agreed category defaults are shown below. These can be changed for this worker if required.

☐ Override contribution default?

Salary definition ☒ Qualifying earnings (£26,332)
 ☐ Pensionable earnings

Worker %

Employer %

BACK **SAVE AND CLOSE**

- See Edit worker details on page 39 for more information on editing workers.

Declaration of compliance

We'll remind you when your declaration of compliance is due and provide the information you need about your workforce.

The deadline for your declaration of compliance is five months after your automatic enrolment start date. You'll also need to re-declare at your re-enrolment date which is roughly every three years.

We'll provide you with information about your workers for your declaration of compliance. It will be available six weeks after your automatic enrolment start date or, if your scheme uses postponement, on the first pay cut-off date following the end of the postponement period.

Completing your declaration of compliance

- The Pensions Regulator (TPR) will send you a checklist. Use this to collect the information you will need to complete your declaration of compliance.
- Start to complete the declaration of compliance as soon as possible on TPR's website (autoenrol.tpr.gov.uk). We recommend that you don't wait until we've provided your worker information to start. We'll create an upcoming task to let you know when your worker information will be available. Click the **Upcoming** button to view it.

Due date	Task type	Category	Message	Task
01 Jan 2015	Governance		You must submit a declaration of compliance for your scheme to The Pensions Regulator before 01 June. We'll supply the information you need for this on 29 February. View further details on our website	

- When the worker information is available, we'll create a due now task and send you a reminder. Click the link labelled **Declaration of compliance** in this task to view the information.

Due date	Task type	Category	Message	Task	Done
20 Feb 2015	Governance		Information for your declaration of compliance is now available. You must submit a declaration of compliance for your scheme to The Pensions Regulator before 01 June. View further details on our website	Declaration of compliance	☐
17 Mar	Workforce	STAFF	Missing worker details - documents must be produced by	Provide missing	

- You'll then see your workforce information. This may be different from the workforce information shown on the Dashboard or in the Workforce. The reason for this is that this is a snapshot of your workforce on your automatic enrolment start date or the end of your postponement period, whichever applies to your scheme. You should always use the data on this screen.

Declaration of compliance

All employers with workers in the UK need to tell The Pensions Regulator (TPR) what they've done to comply with their employer duties. They must do this by completing a declaration of compliance by five months after their staging date.

You will need the information below to complete your declaration of compliance on the TPR site.

Scheme details

Type of pensions scheme(s) used for auto enrolment	Personal Pension Scheme
Employer pension scheme reference number (EPSR)	RGP47984
Name of pension scheme provider	Royal London
Address	St Andrew House 1 Thistle Street Edinburgh
Postcode	EH12 1DG

Workforce details

Total number of workers in employment at your staging date	89
How many eligible jobholders have you automatically enrolled into the Royal London pension scheme?	30
How many workers were already active members of a qualifying scheme on your staging date?	43
How many other workers don't fall into the above categories?	16
Have you used postponement?	Yes
Last day of the postponement period(s)	01/02/2015

BACK
PRINT
EXPORT SCHEME
CONTINUE TO TPR SITE

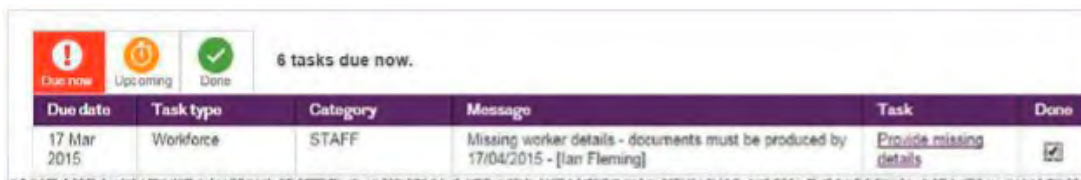
- Click **Export scheme** to export a CSV file with more details of your scheme. This includes a category breakdown and details for each individual worker.

Overall Summary									
Scheme R	Automatic Enrolment Start Date	Postponement Date	Total	Auto Enrolled Workers	Active Policy Holders	Other			
47984	17/11/2017	17/02/2018	89	30	43	16			
PAYE/Category Breakdown									
Scheme R	Category ID	Category Name	Automatic Enrolment Start Date	Postponement Date	Total	Auto Enro	Active Pol	Other	
47984	0 STAFF		17/11/2017	17/02/2018	48	19	27	12	
47984	0 MANAGERS		17/11/2017	17/02/2018	31	11	16	4	
Title	First name	Last name	NI Number	Category	Category Name	Policy Ref	Worker ty	Leaving D.	Workforce Status
Mr	Hassan	Ahmed	AB123503C	0 STAFF			Eligible		Active Policyholders
Mr	Raymond	Allen	AB123497C	0 STAFF		123	Eligible		Active Policyholders
Mr	Daniel	Anderson	NS654989C	0 STAFF			Entitled		Active Policyholders
Mr	Martin	Anderson	AB123500C	0 STAFF		321	Eligible		Active Policyholders

Marking tasks as done

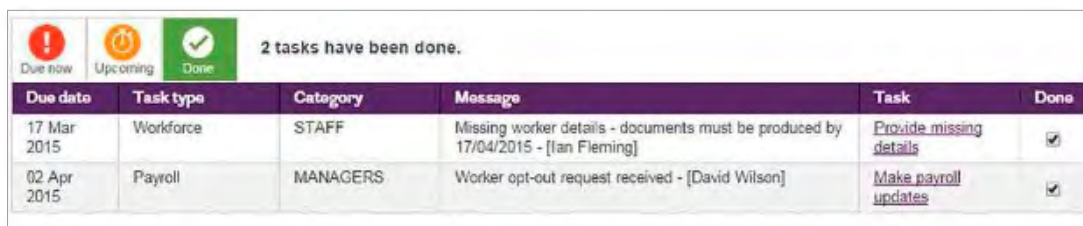
When you've completed a task, you should mark it as 'done' so you don't get further reminders about it.

1. Tasks are not automatically marked as done by the system when they are completed. You need to do this manually.
2. Tick the box next to the task to mark it as 'done'.



Due date	Task type	Category	Message	Task	Done
17 Mar 2015	Workforce	STAFF	Missing worker details - documents must be produced by 17/04/2015 - [Ian Fleming]	Provide missing details	☒

3. This will move the task to the Done tab.



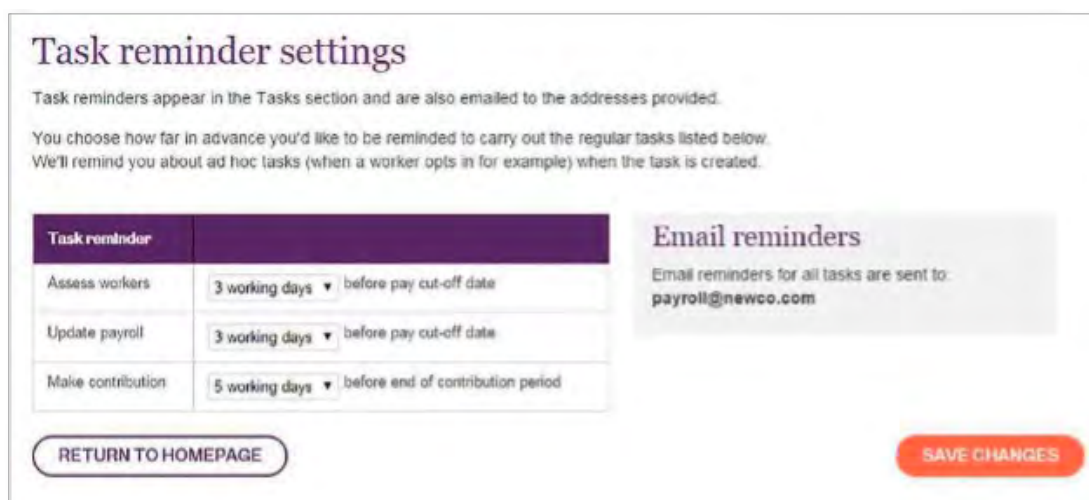
Due date	Task type	Category	Message	Task	Done
17 Mar 2015	Workforce	STAFF	Missing worker details - documents must be produced by 17/04/2015 - [Ian Fleming]	Provide missing details	☒
02 Apr 2015	Payroll	MANAGERS	Worker opt-out request received - [David Wilson]	Make payroll updates	☒

4. Tasks can be marked as done, even if they are not completed. If you accidentally mark a task as done, you can move it back to the Due now list by unticking the **Done** box.
5. Marking a task as done will not mark a payroll update as done. If the task is for an opt in or opt out, a payroll update will also be generated. You should go to Payroll updates and mark the payroll update as done. For more information, download our guide to updating your payroll from employer.royallondon.com/aeuserguide

Setting task reminders

You can decide when you'd like task reminders to appear for specific tasks by clicking the **Admin** tab on the right of the top menu and selecting Reminder settings.

You'll then see this screen:



Task reminder settings

Task reminders appear in the Tasks section and are also emailed to the addresses provided.

You choose how far in advance you'd like to be reminded to carry out the regular tasks listed below. We'll remind you about ad hoc tasks (when a worker opts in for example) when the task is created.

Task reminder	
Assess workers	3 working days ▼ before pay cut-off date
Update payroll	3 working days ▼ before pay cut-off date
Make contribution	5 working days ▼ before end of contribution period

Email reminders

Email reminders for all tasks are sent to:
payroll@newco.com

[RETURN TO HOMEPAGE](#)[SAVE CHANGES](#)

1. You can set when you receive reminders in Tasks and by email to assess workers, update payroll and make your contribution.
 - We'll create reminders for all workforce tasks and opt in and opt out payroll update tasks when they are generated.
2. Select when you'd like each reminder.
3. Click **Save changes**.
4. You can return to the Settings screen and change the settings any time you wish.

Email reminders

- On the Settings screen, we'll list the email address(es) that we'll send reminders to.
- You can change the main email address by clicking the **Admin** tab then **Your details**.

Your details

Email	payroll@newco.com	Change
Password	*****	Change
Password Hint	Password1	Change
Security Questions	In what city or town was your first job? What city did you meet your partner? What is your fathers middle name?	Change
Secondary Email Address	Not provided	Add

[RETURN TO HOMEPAGE](#)

- We can send email reminders to up to ten email addresses. To add more email addresses, contact your Corporate Servicing Team via the **Contact us** link at the top right of every screen.

Glossary

Category identifier

A number used to identify each category. Category identifier numbering starts from zero, so the first category identifier would be 0, then 1 etc.

Contribution variation limit

A contribution variation limit is the difference you allow between the expected and the actual contributions paid. Setting a limit means that if a contribution is a little over or under what is expected, but within the contribution variation limit it can still be made.

CSV file

CSV (or comma separated values) files are a way of saving data from tables as plain text. Fields in a CSV file are separated by commas and records by carriage returns.

Currently an active member of a qualifying scheme with you

The worker must be in a scheme that meets the auto enrolment criteria. The qualifying criteria are outlined in The Pension Regulator's detailed guidance, 'Pension schemes under the new employer details'.

Dual status worker

This is only relevant if you are using an occupational pension scheme for your auto enrolment solution. A dual status worker is an individual who works for a European employer and can be classed as both a jobholder as defined in section 1 of the Pensions Act 2008 and a qualifying person as defined in regulation 3 of the Occupational Pension Schemes (Cross-border Activities) Regulations 2005 (SI 2005/3381).

If you're having difficulty establishing this then you should seek legal advice.

Eligible jobholder

A jobholder who is ages between 22 and state pension age and has qualifying earnings above the earnings trigger for auto enrolment.

Entitled worker

A worker who is aged 16-74, is working or ordinarily works in the UK and earns less than £6,240 a year/£520 a month/£120 a week for the 2024/25 tax year.

Estimation

Estimation is used where the employer wishes to postpone their workforce, but can be reasonably sure what their salary will be when they reach their postponement date (because they are on a fixed annual salary for example. Workers are assessed based on their annual salary when they are added to the system.

Joining window

The period before we receive the worker's first contribution. Once we've received the contribution, a plan is set up for the worker and you will not be able to edit their details using our auto enrolment system.

Matching

A contribution structure where the employer agrees to match the amount of contributions made by the worker.

No duties

Workers with no duties include:

- Non workers
- Overseas workers
- European workers

Non-eligible jobholder

A jobholder who is aged between 16 and 21 or state pension age and 74 and has qualifying earnings above the trigger for auto enrolment (£10,000 a year/£833 a month/£192 a week – 2024/25 tax year) OR is aged between 16 and 74 and has qualifying earnings below the earnings trigger for auto enrolment but above £6,240 (2024/25 tax year).

Non-worker

There are certain people who are not classed as workers:

- The self-employed.
- Members of the armed forces.
- Directors of companies unless they have a contract of employment to work for that company and there is someone else employed by the company under a contract of employment.
- Office-holders such as non-executive directors, company secretaries, board members of statutory bodies and trustees.
- Volunteers.
- In certain circumstances, workers employed under a contract of service and whose place of work under that contract is in another European Union country.

If you're having difficulty establishing this then you should seek legal advice.

Opt out

A jobholder can choose to opt out of the scheme and have any contributions they have made refunded as if they had never been a member of the scheme. They can only opt out within a specific time period, known as the 'opt-out period'.

Before a jobholder can choose to opt out of pension scheme membership, they must have become an active member of the pension scheme under the auto enrolment or opt in provisions, and have received the enrolment information from their employer.

Opt out period

For occupational pension schemes, the opt out period starts from the later of the date the jobholder becomes an active member with effect from the auto enrolment date or when they are provided with written enrolment information.

For personal pension schemes, the opt-out period starts from the later of when the jobholder is sent the terms and conditions of the agreement to become an active member or when they are provided with written enrolment information.

Paid up

A pension plan which is no longer receiving additional payments.

Pay reference period

This is how often an employer pays its workers. For example, a pay reference period might be weekly, fortnightly, monthly or every four weeks.

Pensionable earnings

Earnings that are defined as pensionable according to your scheme's rules.

Phasing

A contribution structure that allows the employer and their workers to spread the cost of contributions for auto enrolment over a period of time.

Postponed

Auto enrolment can be postponed for workers for up to three months. The worker is either assessed before postponement, if their salary is likely to stay the same, or at their postponement date depending on the scheme rules. When the scheme is set up, you can decide which category will contain workers who are postponed. Ensure that any workers you wish to postpone are in the correct category.

Postponement

Auto enrolment can be postponed for workers for up to three months. The worker is either assessed before postponement, if their salary is likely to stay the same, or at their postponement date depending on the scheme rules. When the scheme is set up, you can decide which category will contain workers who are postponed. Ensure that any workers you wish to postpone are in the correct category.

Qualifying earnings in the pay reference period

Qualifying earnings in the pay reference period should always be expressed as the gross figure. They are made up of any of the following elements of the amount due to the worker:

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- Statutory sick pay
- Statutory maternity pay
- Ordinary or additional statutory paternity pay
- Statutory adoption pay.

Salary exchange

Salary exchange is an agreement between an employer and a worker that they'll exchange part of their gross salary in return for a non-cash benefit, such as contributions to a pension scheme. Salary exchange is treated as a change to the worker's contract of employment.

Template

We use templates to import data from your systems. They are used to map the headings in the files extracted from your payroll or HR system to the fields in our system.

The Pensions Regulator

The Pensions Regulator (TPR) oversees work-based pension schemes in the UK and is responsible for enforcing the auto enrolment regulations. Visit their website for guidance.

Tiering

A contribution structure where contributions can increase in stages and can be based on age/pensionable service/or how long the worker has saved into the plan.

Working or ordinarily working in the UK

To qualify for auto enrolment, the worker must be wholly or partly working in the UK. If the worker is not wholly working in the UK, you'll have to check if they are ordinarily working in the UK. You should check if the contract of employment confirms where the worker is based. If not, you should consider:

- Where the worker begins and ends their work.
- Where their private residence is, or is intended to be.
- Where the worker's headquarters are.
- Whether they pay National Insurance contributions in the UK.
- What currency they are paid in.

If you're having difficulty establishing this then you should seek legal advice.



Royal London
royallondon.com

**We're happy to provide your documents in a different format, such as braille,
large print or audio, just ask us when you get in touch.**

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. Registered in England and Wales, company number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales company number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.