



For employers

# Cyclical automatic re-enrolment guide

# Cyclical automatic re-enrolment guide

It's your legal responsibility to undertake a re-enrolment process approximately every three years to re-enrol eligible jobholders into your pension scheme.

This guide aims to help you through the re-enrolment process. Follow the steps below to complete your re-enrolment exercise successfully.

**Choose your  
re-enrolment  
date**

**Process your  
re-enrolment  
payroll**

**Communicate  
with the  
staff you've  
re-enrolled**

**Manage  
opt-outs**

**Complete your  
re-declaration  
of compliance**

# Choosing your cyclical automatic re-enrolment date

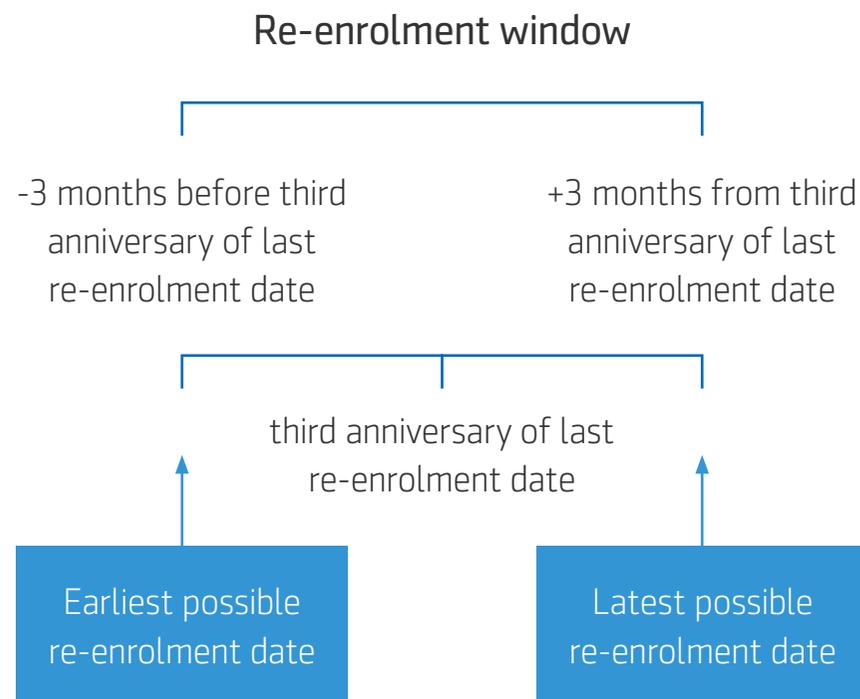
You have a six-month window in which your re-enrolment date must fall. The window runs from three months before the third anniversary of your last re-enrolment date (or duties start date, if your first re-enrolment) until three months after that anniversary.

You should use your last re-enrolment date or your duties start date to determine the start and end of the window, even if you previously used postponement.

The re-enrolment date you choose will apply to all jobholders who need to be re-enrolled, even if you use different pay reference periods for different groups of jobholders.

Postponement can't be used at your re-enrolment date.

If this is your first re-enrolment period, reference in the flowchart to the 'last re-enrolment date' should be read as 'your duties start date'.



For example, if your last re-enrolment date was 1 May 2020, the third anniversary will be 1 May 2023. Your re-enrolment window would run from 1 February 2023 to 31 July 2023.

# Things to consider when choosing your re-enrolment date

## The automatic re-enrolment date is also:

- The date that active membership of the scheme must start for those who are being re-enrolled.
- The start date of the six-week joining window.
- The start date for the calculation of contributions due to the scheme for those who are being re-enrolled.

## Pay reference periods

The date you choose as your re-enrolment date applies to everyone who is being re-enrolled, so it's important to choose the date carefully:

- It would be best to choose a date that aligns with the start of a pay reference period, to avoid part-period calculation of contributions.
- If you use multiple pay reference periods, for example monthly and weekly, this may not be possible.
- If you can't choose a date that aligns with the start date of all the pay reference periods you use, you'll need to update your payroll file to account for the part-period contributions, as follows on the next page.

# Multiple pay reference periods

This example demonstrates the impact of multiple pay reference periods. We'll go on to explain how to update your payroll file to account for such a situation.

## Example

An employer has monthly and weekly pay reference periods. They select 1 March 2023 as their re-enrolment date. The affected pay reference periods are:

**Monthly:** 1 – 31 March 2023

**Weekly:** 25 February – 3 March 2023

SmartEnrol checks the contribution amounts provided to make sure they're above the minimum contribution required. The minimum is based on the period from the re-enrolment date to the end of the relevant pay reference period.

## Monthly pay reference period:

SmartEnrol will calculate the minimum payment due for the period from 1 March to 31 March 2023.

## Weekly pay reference period:

SmartEnrol will calculate the minimum payment due for the period 1 March to 3 March 2023.

# Updating your payroll file

You'll need to update your payroll to reflect this, as follows:

- **Current pay period earnings:** this needs to be the full amount for the pay reference period, as this is used to determine the worker category.
- **Current pay period pensionable earnings:** complete this column if you're using sets 1 or 2 to calculate minimum contributions. This information isn't required where you're using set 3 or qualifying earnings as the basis for calculating minimum contributions.
- **Employer/employee contributions:** these can be based on the part-period that applies from the selected re-enrolment date to the end of the pay reference period.

# Step 1 - Setting your chosen re-enrolment date on SmartEnrol

When you access SmartEnrol you'll see the re-enrolment information on the home screen.

The 'Next automatic re-enrolment date' is set to the third anniversary of your duties start date or your last re-enrolment date.

The **'start'** and **'end'** date fields are the default dates for the start and end of your 6-month re-enrolment window. You can only choose a date within this range as your re-enrolment date – if you enter a date outside of this range, SmartEnrol will show an error message.

If you decide on a re-enrolment date that's different from the one shown, enter the date into this field and select the 'Update' button. You'll be able to change this date at any point before you process your first re-enrolment payroll.

Once you've chosen your re-enrolment date, you're ready to process your re-enrolment payroll.

The screenshot displays the 'Employer management panel for R30.8'. At the top, a message states: 'Contributions that have been held while employees have been in their opt out period are now available to be sent. Click here to process these contributions'. Below this is a 'Current statistics' table:

Totals	Last 30 days	To be actioned
38 active employees	0 new registrations	0 opt ins requiring attention
38 active employees		0 enrolment requests in postponement of assessment requiring attention
19 active members		0 opt outs requiring attention
3 employees have opted out		0 join requests requiring attention
19 employees not qualifying		38 employees with unconfirmed email
1,070 held contributions		Held contributions ready to be processed

To the right of the table is a 'Current status' bar chart showing the number of employees in various categories: Eligible Jobholder (approx. 19), Non-Eligible Jobholder (approx. 8), Enrolled Member (approx. 6), and Exempt (approx. 5). Below the chart is a form for 'Employer next re-enrolment period' with the following fields:

- Next automatic re-enrolment date (Select a date to automatically re-enrol your workforce): 01 Apr 2017
- Statutory automatic re-enrolment date: 01 Apr 2017
- Statutory automatic re-enrolment period start date: 01 Jan 2017
- Statutory automatic re-enrolment period end date: 30 Jun 2017

Green arrows point to the start and end date fields, and an 'Update' button is located at the bottom right of the form.

## Step 2 - Process your re-enrolment payroll – 1/9

When you select the **Contributions Processing tab** for the payroll period that includes your re-enrolment date, you'll be presented with this screen. SmartEnrol is prompting you to complete re-enrolment.

Select **'Yes'** or **'No'** as appropriate and then select **[Proceed with payroll]**.

If the answer to any of the questions is no, you won't be able to 'Proceed with payroll'. You'll need to take the appropriate action to allow you to answer 'Yes' to all three questions.

The screenshot shows the 'Contributions Processing' tab selected in the top navigation bar. Below the navigation bar, there is a 'Re-enrolment information' section with a close button (X). The text in this section reads: 'Your re-enrolment date is 01 04 2017. As the selected payroll is for a period that includes this date, automatic re-enrolment will now begin. To proceed you must confirm the following:'. There are three questions with radio button options for 'Yes' and 'No':

- That an up to date and complete list of employees has been included in the selected payroll  Yes  No
- That all of your employees are included in one of your payrolls for the selected re-enrolment date  Yes  No
- That once you proceed past this point, you cannot change the next automatic re-enrolment date until all of your pay schedules have been run  Yes  No

At the bottom right of the form, there are two buttons: 'Proceed with payroll' and 'Cancel payroll'.

## Step 2 - Process your re-enrolment payroll – 2/9

Review the requests, and if there are no requests outstanding, select:

**[All Employee Requests Have Been Processed]**.

The screenshot displays a 'Back to Schedule Selection' interface. At the top, a progress bar shows the current step, 'Opt-ins / Opt-outs', highlighted in blue. The progress bar includes the following steps: Upload files, Supply any missing data, Processing assessments, Approve assessments, Approve schemes, Validating contribution types, Approve deferrals, Update contribution types, Checking contributions, Approve contributions, and Authorise payment.

Below the progress bar, a list of status checks is shown, all with checkmarks indicating completion:

- ✓ No outstanding opt-in requests for approval / rejection
- ✓ No outstanding opt-in requests for review
- ✓ No outstanding enrollment request for review
- ✓ No outstanding opt-out requests for review
- ✓ No outstanding join requests for approval / rejection
- ✓ No outstanding join requests for review

At the bottom of the list, it states '3 Member exits for viewing' with a 'View' button. Below the list, a 'Backout Payroll Run' button is highlighted with a green box, and an arrow points from it to another green box containing the text 'All Employee Requests Have Been Processed'.

## Step 2 - Process your re-enrolment payroll – 3/9

Select [Yes, proceed](#).

The screenshot displays a web interface titled "Reuse HR data for Monthly Testing Payroll". At the top left, there is a link "Back to Schedule Selection". Below this is a horizontal progress bar with several steps: "Opt-ins / Opt-outs" (completed with a checkmark), "Upload files" (current step, highlighted with a blue circle), "Supply any missing data", "Processing assessments", "Approve assessments", "Approve schemes", "Validating contribution types", "Approve deferrals", "Update contribution types", and "Check contribu...". Below the progress bar, a grey box contains the text "Please load a complete set of HR data." and a radio button labeled "Yes, proceed". A green arrow points to this radio button.

## Step 2 - Process your re-enrolment payroll – 4/9

Upload your payroll file in the usual way.

Upload files for Monthly Testing Payroll

[Back to Schedule Selection](#)

Opt-ins / Opt-outs   **Upload files**   Supply any missing data   Processing assessments   Approve assessments   Approve schemes   Validating contribution types   Approve deferrals   Update contribution types   Checking contributions

All required fields are marked with an asterisk \*

Category	File
R30.7	* <input type="text"/> <input type="button" value="Browse..."/> <input type="button" value="Upload"/>

## Step 2 - Process your re-enrolment payroll – 5/9

You'll see this screen once your payroll file has successfully loaded.

Select **All Files Have Been Uploaded** to proceed.

required fields are marked with an asterisk \*

Category	File	Status
R30.7	Successfully uploaded file RE enrolment payroll - Jen.csv	Complete

Backout Payroll Run → All Files Have Been Uploaded

## Step 2 - Process your re-enrolment payroll – 6/9

This screen shows the information you've just uploaded.

Select [\[Proceed to Employee Assessments\]](#).

Employee list for Monthly Testing Payroll

Back to Schedule Selection

Opt-ins / Opt-outs    Upload files    **Supply any missing data**    Processing assessments    Approve assessments    Approve schemes    Validating contribution types    Approve deferrals    Update contribution types    Checking contributions    Approve contributions    Authorise payment

Save for Exral

Showing 1 to 10 of 19 entries    Show 10 entries    Search:    First    Previous

NI Number	Staff Number	First Name	Last Name	Date Of Birth	Age	Gender	Country	Earnings (GBP)	Worker Category
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Backout Payroll Run    **Proceed to Employee Assessments**

## Step 2 - Process your re-enrolment payroll – 7/9

Once the two progress bars change to solid grey, select **[Proceed To Approve Assessments](#)**.

Processing assessments for Monthly Testing Payroll

[Back to Schedule Selection](#)

Opt-ins / Opt-outs    Upload files    **Processing assessments**    Approve assessments    Approve schemes    Validating contribution types    Approve deferrals    Update contribution types    Checking contributions    Auto pay

Assessing Worker Categories For 19 Employees

Assessing Schemes For 19 Employees

**Proceed To Approve Assessments**

## Step 2 - Process your re-enrolment payroll – 8/9

If you have any employees who are assessed as eligible jobholders for the first time on this payroll, they'll appear here on the normal automatic enrolment screen.

You have the option to **[Approve All]** - or use one of the reasons to exclude some or all of your employees from auto-enrolment, as required.

If you want to auto-enrol all of the employees identified on this screen, select **[Approve All]** then **[Submit]**, then **[Proceed To Re-enrolment Assessment]**.

The screenshot displays a software interface for processing re-enrolment payroll. At the top, a progress bar shows the following steps: 'Out-ins / Out-outs' (checked), 'Supply any missing data' (checked), 'Approve assessments' (checked), 'Approve schemes' (unchecked), 'Validating contribution types' (unchecked), 'Update contribution types' (unchecked), 'Checking contributions' (unchecked), and 'Authorise payment' (unchecked). Below the progress bar is a 'Save for Excel' button and a table with 5 entries. The table has columns for NI Number, Staff Number, First Name, Last Name, Date Of Birth, Age, SPA Date, Gender, Country, Payment Period, Earnings (GBP), and Worked Category. The first row shows a staff number of R3013 and earnings of 833.33. Below the table are three buttons: 'Approve All', 'Submit', and 'Proceed To Reenrolment Assessment', with arrows indicating a sequential flow from left to right.

NI Number	Staff Number	First Name	Last Name	Date Of Birth	Age	SPA Date	Gender	Country	Payment Period	Earnings (GBP)	Worked Category
	R3013									833.33	Eligible Jobholder
										555.00	Non-Eligible

## Step 2 - Process your re-enrolment payroll – 9/9

If an employee wasn't included on your last payroll then we know the employee isn't active, but we can't tell on SmartEnrol when contributions stopped.

These employees will be included in the list of those who should be re-enrolled, on this screen.

Similarly, if an employee record wasn't updated correctly for any other reason, for example they should have been marked as exempt, they'll also be identified for re-enrolment on this screen. You'll need to review each employee identified for re-enrolment and update each employee record accordingly by either choosing approved, rejected or exempt.

There's an option to **Approve All** if you want to re-enrol all the employees identified by SmartEnrol.

Otherwise, update each employee record as described above, then select **Submit**, then **Proceed To Optional Re-enrolment Assessment**.

Note: Members who have chosen to pay below minimum will be re-enrolled but will continue with their existing scheme, category and policy number.

Save for Excel

Showing 1 to 4 of 4 entries Show 10 entries Search

NI Number	Payroll Number	First Name	Last Name	Date Of Birth	Age	SPA Date	Gender	Country	Payment Period	Current Pay Period Earnings (GBP)	Re-enrolment Reason	Approve / Reject / Exempt
XXXXXXXXXX	R3202				58	24 Mar 2026	Male	United Kingdom	Monthly	833.33		Approved
XXXXXXXXXX	R3204				39	22 Mar 2047	Female	United Kingdom	Monthly	833.33	Member Chosen To Pay Below The Legislative Minimum	Approved
XXXXXXXXXX	R3201				58	24 Mar 2026	Male	United Kingdom	Monthly	833.33		Approved
XXXXXXXXXX	R3203				51	07 Feb 2034	Male	United Kingdom	Monthly	833.33	Member Temporarily Absent Or Premium Holiday	Approved

Showing 1 to 4 of 4 entries Show 10 entries Search

Approve All → Submit → Proceed To Optional Re-enrolment Assessment



## Optional automatic re-enrolment – 1/2

The legislation gives employers some flexibility about whether or not to automatically re-enrol certain jobholders and you'll have to consider this at re-enrolment.

SmartEnrol can't identify which of your jobholders will be affected so some will be automatically included in the re-enrolment assessment and some won't.



## Optional automatic re-enrolment – 2/2

For those who are identified as optional re-enrolees, you have the option to reject them from re-enrolment if you wish. Your automatic re-enrolment duty becomes optional where the following exceptions apply:

1. Where the jobholder opted out or ceased active membership of a qualifying scheme (or a scheme that would have been a qualifying scheme) within the last 12 months of the assessment date. This includes paying below the required minimum contribution.
2. Where the jobholder has handed in their notice to end employment, or the employer has given the jobholder notice of dismissal.
3. Where the jobholder has Primary, Enhanced, Fixed or Individual protection.
4. Where the jobholder holds the office of director with the employer.
5. Where the jobholder is a partner in a Limited Liability Partnership and isn't treated under HMRC rules as a 'salaried member'.
6. Where the jobholder was paid a winding-up lump sum in the 12 months before the re-enrolment date, and in that same 12-month period left employment and was subsequently re-employed by that company.

You can find out more about this in [The Pensions Regulators guidance](#). There's a handy summary table on the next page.

## Exemptions from automatic re-enrolment – 1/2

Scenario	Timeframe	Auto re-enrolment duty
<b>The jobholder opted out or ceased active membership of the qualifying scheme:</b>	Within 12 months of the re-enrolment date	The duty to re-enrol such a jobholder is optional
	More than 12 months before the re-enrolment date	This jobholder must be re-enrolled
<b>The employee is on notice to terminate employment</b>		The duty to re-enrol such a jobholder is optional
<b>The employee has a relevant fund protection</b>		The duty to re-enrol such a jobholder is optional
<b>The winding-up lump sum conditions are met:</b>	Within 12 months of the re-enrolment date	The duty to re-enrol is optional
	More than 12 months before the re-enrolment date	This jobholder must be re-enrolled
<b>Company director or a partner in an Limited Liability Partnership (LLP)</b>		The duty to re-enrol such a jobholder is optional

# Exemptions from automatic re-enrolment – 2/2

This screen will show a list of employees who have opted out or ceased active membership within the last 12 months.

You can choose whether or not to re-enrol these workers, as the auto-enrolment rules give you that choice.

You may have other employees who you've recorded as exempt from auto-enrolment. They'll not be picked up on this screen. You should review your exempt employees to see if they're still exempt (employees may have been exempt at your duties start date for a number of reasons.)

The screenshot displays a software interface for managing employee re-enrolment. At the top, a process flow diagram shows steps: Opt-ins / Opt-outs, Upload files, Supply any missing data, Processing assessments, Approve assessments, Approve schemes (highlighted), Approve deferrals, Validating contribution types, Update contribution types, Checking contributions, Approve contributions, Authorise payment, and Process complete. Below the flow is a note: "Members who have chosen to pay below minimum will be re-enrolled but will continue with their existing scheme, category and policy number." A "Save for Excel" button is present. The main area is a table with 12 columns: NI Number, Payroll Number, First Name, Last Name, Date Of Birth, Age, SPA Date, Gender, Country, Payment Period, Current Pay Period Earnings (GBP), Re-enrolment Reason, and Exclude / Re-enrol / Exempt. The table shows 4 entries, all with "Exclude" buttons in the final column.

NI Number	Payroll Number	First Name	Last Name	Date Of Birth	Age	SPA Date	Gender	Country	Payment Period	Current Pay Period Earnings (GBP)	Re-enrolment Reason	Exclude / Re-enrol / Exempt
.....	R3205				47	15 Jan 2038	Female	United Kingdom	Monthly	833.33	Member Temporarily Absent Or Premium Holiday	Exclude
.....	R3206				56	22 Jul 2027	Female	United Kingdom	Monthly	833.33	Member Chosen To Pay Below The Legislative Minimum	Exclude
.....	R3208				28	28 Nov 2057	Female	United Kingdom	Monthly	833.33		Exclude
.....	R3211				34	25 May 2051	Female	United Kingdom	Monthly	833.33		Exclude

## Step 2 - Process your re-enrolment payroll – 1/8

This screen lists the people being enrolled or re-enrolled, and the scheme they're going into.

Select **Accept Changes**, then

**Proceed To Validate Contribution Types**.

The next three screens you'll see on SmartEnrol form part of your normal monthly process. Please proceed as normal

to 10 of 10 entries Show 10 entries Search:

Staff Number	First Name	Last Name	Earnings ( GBP)	Worker Category	Scheme Selection Reason	Selected Scheme
R3021			833.33	Eligible Jobholder	Supplied By Employer	R30.7
R3013			833.33	Eligible Jobholder	Supplied By Employer	R30.7
R3005			833.33	Eligible Jobholder	Supplied By Employer	R30.7
R3004			833.33	Eligible Jobholder	Supplied By Employer	R30.7
R3003			833.33	Eligible Jobholder	Supplied By Employer	R30.7
R3023			833.33	Eligible Jobholder	Supplied By Employer	R30.7

Accept Changes Proceed To Validating Contribution Types

## Step 2 - Process your re-enrolment payroll – 2/8

A new screen will appear that shows members being assessed for re-enrolment who don't currently meet the minimum contribution required for a qualifying scheme – **these are highlighted in red.**

The **'Required Contributions'** section shows what the contributions should be. This minimum amount is based on the period from the selected re-enrolment date to the end of the pay reference period.

Where you have jobholders who are flagged on this screen, you'll have to update your payroll file to reflect the minimum contribution that must be paid.

Once you update and reload the payroll file, you should start the process again.

Reenrolment contribution below legislative minimum report

Back to Schedule Selection

Get my / Generate, Upload file, Supply any missing data, Approve assessments, Approve schemes, Approve deferrals, Approve contributions, Check contributions, Authorise payment, Process complete

Auto re-enrolment - Members assessed as Eligible Job Holders with contributions below legislative minimum  
The supplied contributions for the following members do not meet the legislative minimum contribution amount. You need to supply the minimum contributions for all members when a re-enrolment payroll run occurs. Please backout the payroll and resubmit with the correct contribution amount.

Save for Excel

Showing 1 to 1 of 1 entries Show 10 entries

Supplied Contribution			Required Contributions		
Member	Member	Employer	Member	Member	Employer
Details	Number	( GBP )	Total Legislative Below Expected Minimum ( GBP )	Employer Legislative Below Expected Minimum ( GBP )	Employee Legislative Below Expected Minimum ( GBP )
		833.33	0.00	8.33	0.00

Showing 1 to 1 of 1 entries Show 10 entries

Backout Payroll Run

## Step 2 - Process your re-enrolment payroll – 3/8

You should now choose an entry date for each employee, from the options provided.

Then select:

- Accept Changes then
- Proceed To Update Contribution Types

Confirm Enrolment Deferral Periods for Monthly Testing Payroll

Back to Schedule Selection

Opt-ins / Opt-outs | Upload files | Supply any missing data | Processing assessments | Approve assessments | Approve schemes | **Approve deferrals** | Validating contribution types | Update contribution types | Checking contributions | Approve contributions | Authorise payment

Save for Excel

Showing 1 to 3 of 3 entries Show 10 entries

NI Number	Staff Number	First Name	Last Name	Date of birth	Payment Period	Worker Category	Employment Start Date	Enrolment Date	Deferral Period (Months)	Change Deferral Period
									First available pay period	First available pay period after

Backout Payroll Run

- First available pay period
- First available pay period after 1 month
- First available pay period after 2 months
- Last available pay period

Accept Changes

Change All Deferrals

Proceed To Update Contribution Types

## Step 2 - Process your re-enrolment payroll – 4/8

Select [\[Proceed to Next Step\]](#).

Update contribution types for Monthly Testing Payroll

[Back to Schedule Selection](#)

Progress bar steps: Opt-ins / Opt-outs, Upload files, Supply any missing data, Processing assessments, Approve assessments, Approve schemes, Validating contribution types, Approve deferrals, **Update contribution types**, Checking contributions, Approve contributions, Authorise payment

Save for excel

Showing 0 to 0 of 0 entries Show 10 entries Search: [input]

Member Name	Member Number	Scheme Name	Periodic Pay	Contribution Amount	Current Contribution Type
No data available in table					

Showing 0 to 0 of 0 entries Show 10 entries Search: [input]

Buttons: Backout Payroll Run, Submit, **Proceed To Next Step**

## Step 2 - Process your re-enrolment payroll – 5/8

Select [\[Proceed To Approve Contributions\]](#).

Processing contributions for Monthly Testing Payroll

Back to Schedule Selection

Opt-ins / Opt-outs    Upload files    Supply any missing data    Processing assessments    Approve assessments    Approve schemes    Validating contribution types    Approve deferrals    Update contribution types    **Checking contributions**    Approve contributions    Authorise payments

Processing Contributions

[Proceed To Approve Contributions](#)

## Step 2 - Process your re-enrolment payroll – 6/8

If any entries appear on this list, choose the appropriate reason.

Remember to take your reports before proceeding further.

Note – this is the last stage in the process where you can back out the payroll run.

Select [Submit], then [Proceed To Authorise Payment].

Approve contributions for Monthly Testing Payroll

Back to Schedule Selection

Opt-ins / Opt-outs, Upload files, Supply any missing data, Processing assessments, Approve assessments, Approve schemes, Validating contribution types, Approve deferrals, Update contribution types, Checking contributions, Approve contributions

Member Contributions Included In Batch : 4  
Member Contributions Excluded From Batch : 15

Contributions below legislated minimums

Save for Excel

Showing 1 to 1 of 1 entries Show 10 entries

Member Details	Member Number	Earnings (GBP)	Total Contributions (GBP)	Employer Contributions (GBP)	Member Contributions (GBP)	Reason
		833.33	10.00	5.00	5.00	Select

Showing 1 to 1 of 1 entries Show 10 entries

Backout Payroll Run → Submit → Proceed To Authorise Payment

Soft Warnings Contributions Report Included Contributions Excluded Contributions

## Step 2 - Process your re-enrolment payroll – 7/8

Select [\[Authorise Payment\]](#).

Scheme : R30.7

Payment Amount Due	GBP 130.00
BIC bank code	AAAA
Bank sort code	000000
Bank account number	0
Bank account name	0
	Please credit the above account with the amount shown.

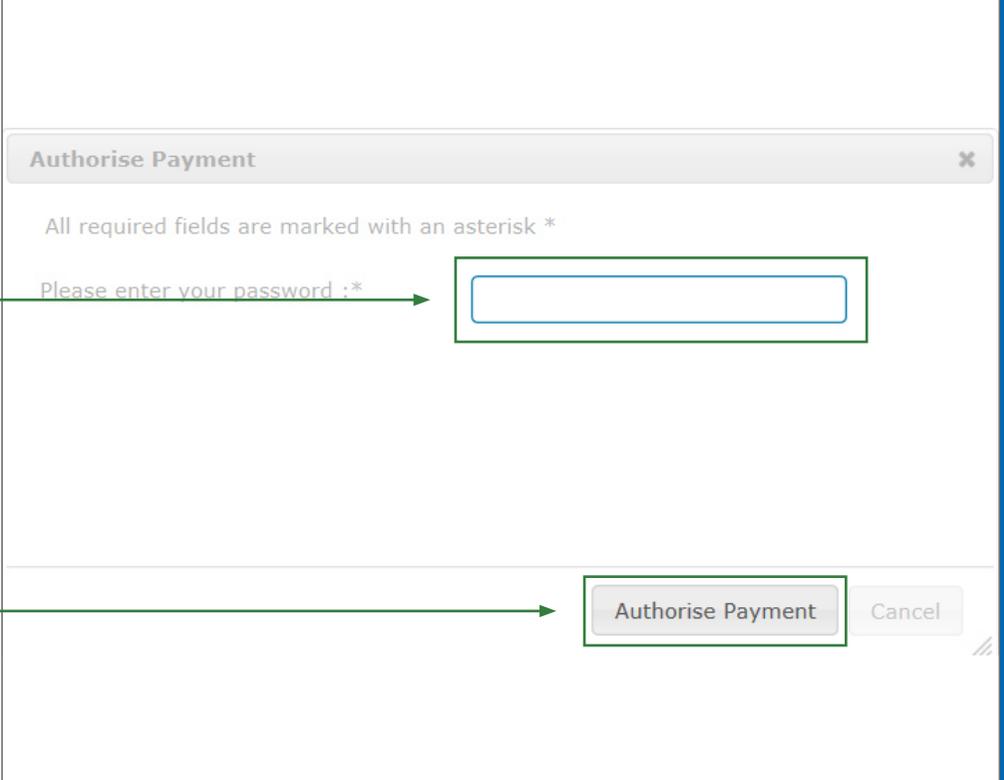
Other Contributions (Non SIPP)

Non Pension Payment Amount Due	GBP 0.00
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Backout Payroll Run → **Authorise Payment** → Proceed To Finalising Contribution Process

## Step 2 - Process your re-enrolment payroll – 8/8

Enter your password and select [Authorise Payment].



The screenshot shows a dialog box titled "Authorise Payment" with a close button (X) in the top right corner. Below the title bar, a message states "All required fields are marked with an asterisk \*". The main content area contains the text "Please enter your password :\*" followed by a text input field. A green arrow points from the left to the input field. At the bottom of the dialog, there are two buttons: "Authorise Payment" and "Cancel". A green arrow points from the left to the "Authorise Payment" button.

## Step 3 - Communicate with the staff you've re-enrolled

You're required to contact all employees affected by re-enrolment within the six-week joining window.

SmartEnrol produces the following communications which we'll email to your affected employees. If we don't have verified email addresses for any of your affected employees, we'll deliver the emails to your previously specified mailbox for you to print and send to the employees directly.

Communication type	Description	When it's issued
<b>Re-enrolment</b>	For eligible jobholders who opted out or stopped paying contributions. Tells the jobholder they're being re-enrolled into the company pension scheme.	Sent to any eligible jobholders being re-enrolled.
<b>Re-enrolment below legislative minimum</b>	For eligible jobholders who are paying below the minimum amount required. Tells the jobholder they're being re-enrolled into the company pension scheme.	Sent to any eligible jobholders being re-enrolled.
<b>Re-enrolment / re-enrolment below legislative minimum - NEST</b>	For eligible jobholders who are being re-enrolled into NEST.	Sent to any eligible jobholders being re-enrolled into NEST.

## Step 4 - Manage opt outs

Any employee that you've re-enrolled will remain in your scheme, however, they have the chance to opt out or cease active membership if they wish.

An employee has a one-month period after re-enrolment where they can opt out. If any of your employees opt out, you should use your existing opt-out and refund processes.

You'll need to process any opt-out notices and keep records accordingly.

Opting out of pension saving is something your employees should think about carefully.

It's important that your employees understand the consequences of deciding to opt out of the pension scheme.

There are two potential scenarios here:

**Employee was paying below the legislative minimum and wants to continue to pay this lower amount**

If an employee wants to revert to paying an amount that's less than the legislative minimum amount, they shouldn't opt out.

Instead they should discuss this with you to arrange for their contribution to be reduced again. The employee will need to pay the higher level of contribution until the arrangements have been put in place.

**Employee wants to opt out**

An employee can opt out of the pension scheme entirely if they wish. If this happens, the contribution deducted from the re-enrolment payroll and during the opt-out period should be refunded.

## Step 4 - Manage opt outs - Smartpay

You should access the 'Match Members' area.

Where members are in an opt-out period, you'll need to ignore these until their opt-out period is completed.

Select 'Ignore' or 'Select all', if there's more than one jobholder affected

5 member(s) on our records couldn't be matched to your import file.

Leaving date: dd  mm  yyyy

Contribution Holiday End Date: dd  mm  yyyy

	NI number	Surname	Leaving date	Contribution holiday	Ignore
1	<input type="text"/>	<input type="text"/>	leaver	holiday	<input checked="" type="checkbox"/>
2	<input type="text"/>	<input type="text"/>	leaver	holiday	<input type="checkbox"/>
3	<input type="text"/>	<input type="text"/>	leaver	holiday	<input type="checkbox"/>
4	<input type="text"/>	<input type="text"/>	leaver	holiday	<input type="checkbox"/>
5	<input type="text"/>	<input type="text"/>	leaver	holiday	<input type="checkbox"/>

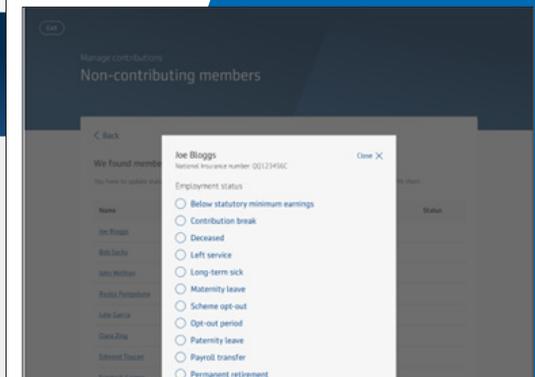
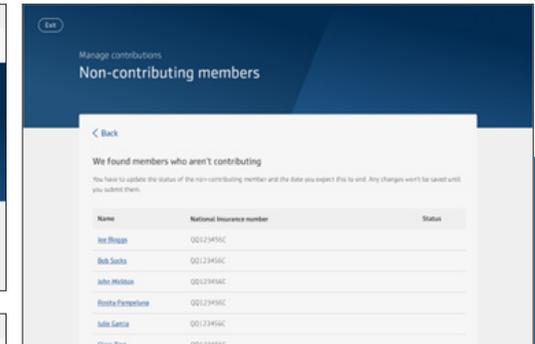
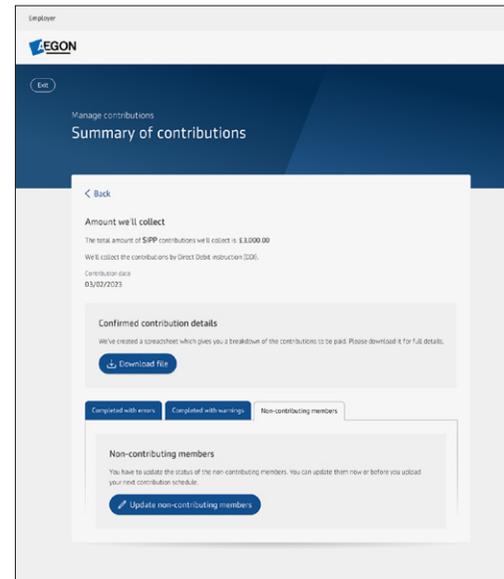
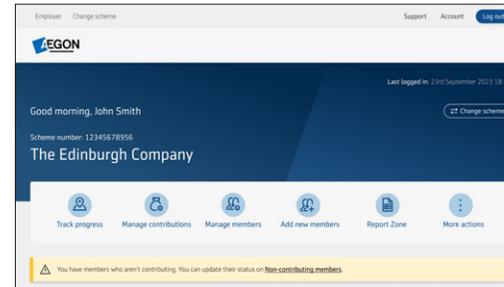
To select/deselect all members click on this button **Select all**

# Step 4 - Manage opt outs - Aegon Retirement Choices (ARC)

First you need to log in to ARC at <https://digital.aegon.co.uk/employer/authenticate/login>.

You can view the non-contributing members by selecting the notification on the **Dashboard**, at the start of the **Manage contributions** process or through the **Summary of contributions screen**.

Where members are in an opt-out period, you can confirm this in the **'Employment status'** field for each relevant member.



## Step 5 - Re-declaration of compliance

You should complete a re-declaration of compliance for the Pensions Regulator, regardless of whether you have anyone to re-enrol or not.

You must complete and submit your re-declaration of compliance to The Pensions Regulator within five months of the third anniversary of your last re-enrolment date or automatic enrolment duties start date.

You should use the Pension Regulators online service to complete your re-declaration.

# Re-enrolment checklist

## ✓ **Have you chosen your preferred re-enrolment date and updated SmartEnrol?**

- ✓ Considered your pay reference period?
- ✓ Checked the time limit for your re-declaration of compliance?

## ✓ **Have you organised your employee data in advance?**

- ✓ Refresh your employee data, update your payroll with valid reason codes and review your exempt employees, and employees who've been removed from your payroll.

## ✓ **Have you assessed your workforce, including reviewing any optional re-enrolees?**

## ✓ **Have you completed your re-enrolment process on SmartEnrol?**

## ✓ **Have you communicated to all affected employees within the six-week period?**

## ✓ **Have you managed any jobholder opt-outs or requests from those jobholders who want to pay less than the minimum?**

## ✓ **Have you completed your re-declaration of compliance with The Pensions Regulator?**