



STARLINGS PRESCHOOL

Employment – 4.2 Work Place Pension Policy

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Policy Statement

This procedure has been written to ensure that Starlings Preschool meets and shall continue to meet the requirements of the Government Pension Regulator in the administration and operation of a workplace pension scheme.

Procedures

Pension Scheme Provider

The management has decided that the pre-school shall use National Employment Savings Trust (NEST) pension scheme. It has also decided to use qualifying earnings for pensionable pay. The pre-school as an employer will make minimum contributions.

Scheme References

Employers NEST ID: _____

The agreed place to store all information regarding pension is: Off site with the pension administrator / DPLA, and then transferred to our off-site storage facility. This information will be kept for seven years.

Auto Enrolment

The law on workplace pensions requires that every employer with at least one member of staff has to enrol those members of staff who are eligible into a workplace pension scheme and contribute towards it.

We have to set up a pension even if no employee takes it up or no workers are eligible. This is called ‘automatic enrolment’ because it is automatic for staff – they don’t have to do anything to be enrolled into a pension scheme.

Who will be enrolled into the pension scheme depends on qualifying earnings. It will be necessary to enrol automatically and make contributions for anyone who:

Isn’t already a member of a qualifying scheme;



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Works or usually works in the UK,
Is an eligible job holder
Is at least 22 but under State Pension age.

The following workers also need to be enrolled, *if they ask us to*:

Non-eligible jobholders,
Workers without qualifying earnings, also known as entitled workers.

The preschool will need to make contributions for non-eligible jobholders as well and can choose to make contributions for workers without qualifying earnings.

Legal Requirements

The preschool has a legal obligation to inform employees on how the new reforms affect them, even if they are not eligible for auto enrolment. This means we have to let them know:

- When they have been automatically enrolled or have the right to opt in;
- Whether they are entitled to contributions from the pre-school and how much they will need to contribute;
- About the scheme the pre-school has chosen;
- When they will be affected;
- About postponement.

Once an employee has joined a pension scheme they deal direct with the scheme, not with the employer.

Contributions

As employer the preschool shall make the minimum contributions to the scheme as follows:

- From 6th April 2021 onwards - _____

Employees of Starlings Preschool shall make the following contributions:

- From 6th April 2019 onwards – _____

They may pay more than this if they choose.



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This policy was adopted by Starlings Preschool

On 6th September 2021

Date to be reviewed

Signed on behalf of the management committee

Name of signatory Tricia Hunt

Role of signatory Chairperson