**Employment – 4.2 Work Place Pension Policy**

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**Policy Statement**

This procedure has been written to ensure that Little Apples of Bramley Pre-school 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: EMP000992052

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;

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 pre-school 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 pre-school 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 pre-school shall make the minimum contributions to the scheme as follows:

* From 6th April 2019 onwards - 3%

Employees of Little Apples of Bramley shall make the following contributions:

* From 6th April 2019 onwards – 5%

They may pay more than this if they choose.

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| **This policy was adopted by Little Apples of Bramley** |
| **On 6th September 2021** |
| **Date to be reviewed** |
| **Signed on behalf of the management committee *J V Whatley*** |
| **Name of signatory J V Whatley** |
| **Role of signatory Manager** |