

Auto Enrolment Limited Assessment Preview

The following is a preview of assessment for when Auto Enrolment Limited stages for automatic enrolment on 1 January 2016. The pensionable pay, qualifying earnings and pension scheme contribution amounts are estimates based on those in the current pay period for each employee, and so are subject to change. The standard qualifying earnings and contribution rates and are used for all calculations (see final page for guide).

Weekly Paid Employees

Based on your current weekly payment schedule, your weekly paid employees will stage in the week ending Tuesday, 5 January 2016, with the following estimated contributions.

Employee	Age	Pensionable Pay (Annual)	Assessment	Qualifying Earnings (in Week)	Employee Contributions	Employer Contributions
Jemima Applebly	25	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
Ronan Burton	54	£7,800	Non-eligible jobholder	£38.00	£0.38	£0.38
Simone Pendleton	18	£5,200	Entitled worker	–	–	–
Tanya Peters	51	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
Christopher Quinn	26	£7,800	Non-eligible jobholder	£38.00	£0.38	£0.38
Donna Roberts	29	£5,200	Entitled worker	–	–	–
Casper Smith	54	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
Benedict Taylor	26	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
Hayley Upton	54	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
TOTAL		£156,000		£2,016.00	£20.16	£20.16

Assessment Guide

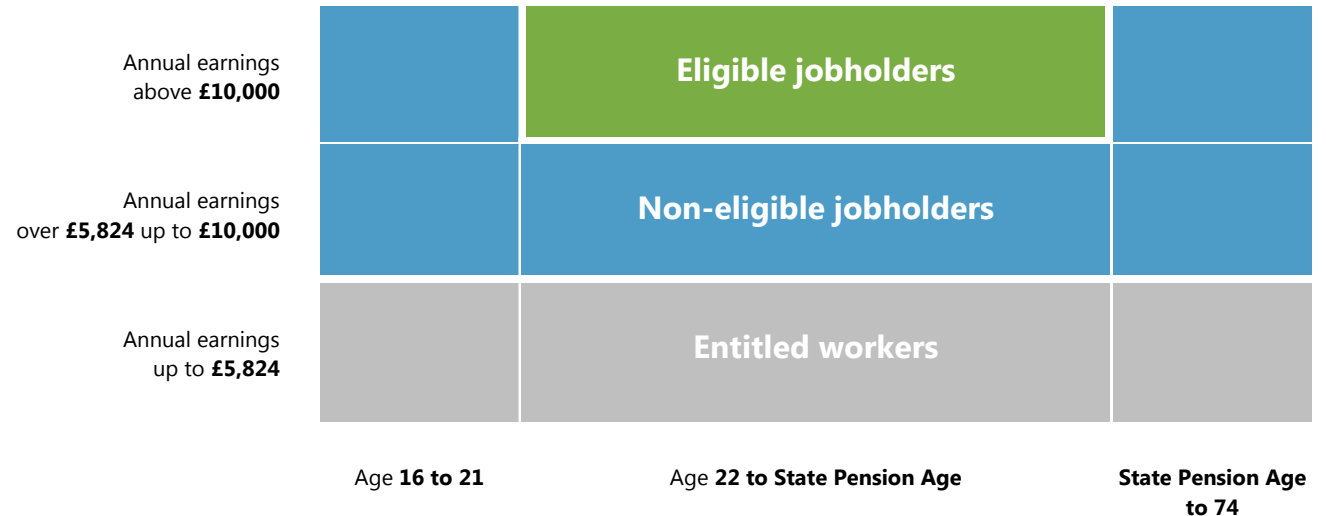
Assessment

There are three different categories of worker, determined by age and annual earnings.

Eligible jobholders must be automatically enrolled into an automatic enrolment scheme with contributions paid on their behalf.

Non-eligible jobholders have the right to opt in to an automatic enrolment scheme with contributions paid on their behalf.

Entitled workers have the right to join a pension scheme with contributions optionally paid on their behalf.



Qualifying Earnings

The minimum contribution level required for an automatic enrolment scheme is based on annual earnings from salary, wages, overtime, bonuses, commissions, and statutory pay.

Qualifying earnings are the band of these annual earnings more than **£5,824** and **£42,385** or less.

Contribution Rates

	Total must be at least (% of qualifying earnings)	Employer must contribute (% of qualifying earnings)
October 2012 to September 2017	2%	1%
October 2017 to September 2018	5%	2%
October 2018 onwards	8%	3%