

# Auto Enrolment Limited Automatic Enrolment

## Assessment Report

Auto Enrolment Limited staged for automatic enrolment on 1 January 2016. Employees were assessed as follows.

Employee	Pay Frequency	Assessment Date	Age	Pensionable Pay (Annual)	Assessment
Benedict Taylor	Weekly	1 January 2016	26	£26,000	Eligible jobholder
Casper Smith	Weekly	1 January 2016	54	£26,000	Eligible jobholder
Christopher Quinn	Weekly	1 January 2016	26	£7,800	Non-eligible jobholder
Hayley Upton	Weekly	1 January 2016	54	£26,000	Eligible jobholder
Max Yates	Monthly	1 January 2016	32	£24,000	Eligible jobholder
Ronan Burton	Weekly	1 January 2016	54	£7,800	Non-eligible jobholder
Sally Rogers	Monthly	1 January 2016	23	£9,600	Non-eligible jobholder
Simone Pendleton	Weekly	1 January 2016	18	£5,200	Entitled worker

## 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 assume the same earnings as those in the current pay period for each employee, and so are subject to change. It is assumed that no non-eligible jobholders will opt in. The current standard qualifying earnings and contribution rates and are used for all calculations (see final page for guide).

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
Donna Roberts (postponed to 01/04/2016)	30	£5,200	Entitled worker	–	–	–
Jemima Applebly (postponed to 01/04/2016)	26	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
Tanya Peters (postponed to 01/04/2016)	51	£26,000	Eligible jobholder	£388.00	£3.88	£3.88
<b>TOTAL</b>		<b>£57,200</b>		<b>£776.00</b>	<b>£7.76</b>	<b>£7.76</b>

# Assessment Guide

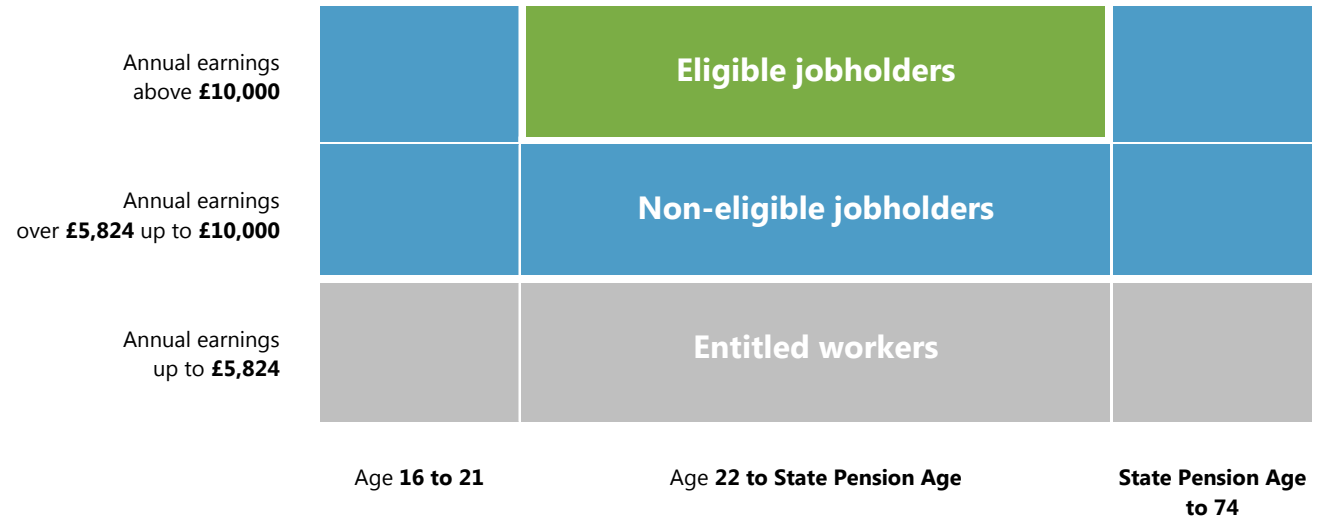
## Assessment

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

	<b>Total must be at least (% of qualifying earnings)</b>	<b>Employer must contribute (% of qualifying earnings)</b>
October 2012 to 5 April 2018	2%	1%
6 April 2018 to 5 April 2019	5%	2%
6 April 2019 onwards	8%	3%