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**Service Delivery Team**

# Re - Enrolment Client Process Guide Master Trust

WorkForce Management

For scheme sponsors, trustees, their advisers and consultants only

# Re - Enrolment Client Process Guide

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# Re - Enrolment Client Process Guide

## 1. Introduction

By law, an employer needs to identify employees who have previously automatically enrolled into a pension scheme but opted out, stopped contributing or reduced their contributions to below the minimum level, and re-enrol them in their pension scheme. They need to do this every three years after their duties start date or their last re-enrolment date – this is called cyclical automatic re-enrolment.

Cyclical re-enrolment follows the same process as automatic enrolment, but there are some key differences:

- Re-enrolment only applies to employees who have already had an auto-enrolment date with you.
- Postponement can't be used with cyclical re-enrolment; if an employee meets the eligible jobholder criteria on the re-enrolment date, re-enrolment must take place with effect from that date.

Employees who are automatically re-enrolled can choose to opt out again within the one month opt-out window.

## 2. Preparation for re-enrolment

### 2.1 Choose a date to re-enrol your employees

Fidelity will write to you six months before the cyclical re-enrolment date we hold on record to request a confirmation of your chosen re-enrolment date. This will allow us to update our records in preparation for the re-enrolment date.

You can choose any date in a six-month window that starts three months before the third anniversary of your staging/duties start/previous re-enrolment date and ends three months after that anniversary. For example, if your duties start date was 1 May 2020, you can choose to re-enrol on any day from 1 February 2023 to 31 July 2023 inclusive.

You may want to choose a date that aligns with your payroll as you can only choose one re-enrolment date. This date will become the start date for all your re-enrolled employees.

#### **Important note**

You may be unable to re-enrol any of your employees until you have told us the re-enrolment date. It is important that you do this as soon as possible. **You need to choose a re-enrolment date and tell us the chosen date even if you have no employees to re-enrol. We will update our records upon your confirmation to make sure the re-enrolment of the employees is processed as expected.**

### 2.2 Work out which of your employees to re-enrol

On your chosen re-enrolment date, you need to assess your workforce (with some exceptions) to see if any meet the criteria to be auto enrolled.

#### ■ You need to re-enrol employees who have:

- opted out of a pension scheme and aren't currently enrolled,
- stopped contributing,
- stayed in the pension scheme but have reduced contributions so they do not meet the minimum total contribution level.

#### ■ You do not need to re-enrol (but you can if you want to) employees who:

- have never met the criteria before to be auto enrolled,
- are aged 21 or under or at State Pension age or over,
- are currently paying into a qualifying pension scheme at or above the minimum contribution level,

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- have left the pension scheme within the 12 months before the automatic re-enrolment date,
- have been granted tax-protected status on their pension savings,
- have received a pension winding-up lump sum payment in the preceding 12 months,
- are directors and have a contract of employment with the company,
- are genuine partners of a limited liability partnership – those partners aren't employees for tax purposes,
- have given or received notice to end their employment or been dismissed,
- have their auto-enrolment assessment postponed on the date you re-enrol.

## 3. How do I re-enrol my employees on PlanViewer?

We will assess the members based on the data we hold for them. To complete the process successfully on the re-enrolment date, we will require you to update the member records on PlanViewer. Below is a step-by-step guide on how to update the member records.

### 3.1 Opt-Out Member Listing

One month before the re-enrolment date we hold on record, we will share a list with members that have opted out of the pension scheme. We kindly ask you to review the list and let us know of any members that should not be re-enrolled and the reason as to why, for example Lifetime Allowance Protection.

#### Important Note

Members who have opted out within the last 12 months will be automatically excluded from re-enrolment. You can choose to re-enrol these members. Should you decide to do so, please send us a separate list and we will action the request internally.

### 3.2 Updating member records on PlanViewer

#### 3.2.1 What details we need you to update on PlanViewer?

Please check and update the following details:

- If the member has left employment, please mark the member record as a Leaver
- Whether the member holds any Lifetime Allowance Protection
- AE Salary Threshold Flag - this information is used to assess the members on the re-enrolment date and determine whether the member is to be enrolled or not. Below is a definition of the three different options available on PlanViewer:
  - Above Automatic Enrolment Threshold (N) means the employee earns more than the amount that triggers automatic enrolment.
  - Between Threshold Levels (M) means the employee earns more than the minimum amount to qualify for enrolment but not enough for automatic enrolment
  - Below Lower Earnings Threshold (L) means the employee earns less than the amount that would qualify for enrolment.
- Member's home and email addresses

#### 3.2.2 How to update the member records?

- If any opt-out members have left employment, please mark their records as a Leaver via the Exit Process on PlanViewer.
- If you are made aware by a member that they hold a Lifetime Protection Certificate with HMRC, please do notify us

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by email and we will update the member's record accordingly. We will require a copy of the Lifetime Allowance Protection Certificate for our records. The member will not get re-enrolled.

- AE Threshold Flag, home and email addresses can be updated via a Submit Individual Entry Option or via your usual maintenance file.
  - Submit Individual Entry Member record update
    - Log in to PlanViewer and under the Administration tab, go to [Submit Individual Entry > Maintain Data](#).
    - Find the member you wish to update and click on Maintain.
    - Under Plan Information, click on Edit and update the AE threshold Flag by choosing the required options (details of these are above)
    - Check the member's address is up to date and amend if required by clicking EDIT under Personal Details.
    - Submit the change.
    - Confirm the submission under Submission Management to complete the process.
  - Submit File - multiple records update
    - Log in to PlanViewer and under the Administration tab, go to [Submit File > Submit File - Maintenance](#).
    - Upload the maintenance file template agreed with the following mandatory and minimum required fields:
      - Record Type - this is always "D"
      - NI Number
      - Surname
      - Initials
      - Date of Birth
      - Enrolment Status Effective Date - this should be the re-enrolment date
      - Earning threshold level - details of these are provided above.
    - Confirm the submission of the file under Submission Management - any errors that may have occurred must be fixed to complete the submission, alternatively the members will not be re-enrolled.

**Please note that the member will be assessed automatically as at the re-enrolment date we hold on record.**

**The member's status will be updated, and a member communication will be triggered.**

## Important note:

- It is important for the above changes to be processed three days prior to the re-enrolment date we hold on record to make sure the process is successful. If this doesn't happen, the assessment of the members may be incorrect and manual intervention may be required, which may delay the member communication being issued.
- Please also ensure the member is under the correct category for re-enrolment.
- If a member has contacted Fidelity and notified us that they have Lifetime Allowance protection in place, we would have updated their record automatically and such members will not be re-enrolled automatically.
- It is a legislative requirement for member communications to be sent within six weeks of the re-enrolment date.
- If any members are not to be re-enrolled, please notify Fidelity before the re-enrolment date. Fidelity will require a reason as to why the member is not to be re-enrolled. Please refer to section 1.2 further up this guide as to which members can be excluded from re-enrolment.

## 4. Flex Down/Opt Down Category

If your scheme operates a Flex Down category an extra step will be required. If your scheme does not operate Flex Down, you can skip this section.

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A Flex Down category is set up if the employer has decided to offer the members the option to contribute less than the minimum contribution rates set up by the legislation.

Any members who previously chose to reduce their contributions below the minimum contribution rates and were therefore moved into a non-qualifying Opt Down/Flex Down category on our system, will have to be switched to an Auto Enrolment Qualifying Category as their contributions would have to be increased to the statutory minimum as at the re-enrolment date.

You will not be able to process this task on PlanViewer, so we will be processing the category change on your behalf.

One month before the re-enrolment date, we will send a list with members that we hold under a Flex Down Category. We will require a confirmation of the category name and code the members are to be switched to.

## Important Information

- Any members that have chosen to opt out of an Auto Enrolment Qualifying Category and have been switched to a Flex Down Category within 12 months of the re-enrolment date, do not have to be re-enrolled unless the employer chooses to do so.
- If you require further help and information in relation to Flex Down Categories, please contact your Service Delivery Lead.

## 5. Communicating to employees

On the re-enrolment date, the member records will get updated and a member communication will be triggered to inform them that they are being re-enrolled and that they have the right to opt out. However, you may wish to write to your employees separately and notify them that they will be re-enrolled into the pension scheme should they meet the eligibility criteria for re-enrolment ahead of the re-enrolment date.

## 6. Completion of the re-enrolment process

Fidelity will check and notify you that the re-enrolment process is complete about 2-3 days after we have received a notification that the member records have been updated.

If we don't hear from you, we will send a reminder email to check the member assessment and PlanViewer updates have been completed.

The Historic Events Report from PlanViewer must be downloaded in the month of re-enrolment and pension deductions for members must be processed through payroll.

The Historic Event Report will have details of all members that have been re-enrolled.

The Regulatory Opt out Report, downloadable from PlanViewer, will have details of members that have chosen to opt out following re-enrolment.

## 7. Re-declare your compliance to The Pensions Regulator

You are legally required to re-declare your compliance on The Pensions Regulator's website to show you have

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complied with your re-enrolment duties. You must complete your [re-declaration of compliance](#) within five calendar months of the third anniversary of your staging/duties start or previous re-enrolment date.

Whether you have employees to put back into your scheme or not, you must complete a re-declaration of compliance to tell The Pensions Regulator. Please note that re-enrolment and re-declaration are your legal duties and if you don't act you could be fined.

Once you've submitted your re-declaration to The Pensions Regulator, they will send you an acknowledgement letter. This completes your re-enrolment duties until your next re-enrolment window in around three years.

## 8. Further Information

For further guidance and information on re-enrolment, please see The Pensions Regulator's website:

[Re-enrolment for employers | The Pensions Regulator](#)

You can also visit the Fidelity Help & Support Page which provides further information on how to administer the pension plan and be able to download the PlanViewer Guide to assist you with the member record updates:

<https://retirement-employer.fidelity.co.uk/help-and-support/>

## 9. Fidelity Contact Details

Should you have any questions or require any assistance please contact your appointed Service Delivery Lead or reach out to the Service Delivery Manager team on **+44 (0)1737 838517** or by email: [service.delivery@fil.com](mailto:service.delivery@fil.com).

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