
Auto-Enrolment Services

Part 1: A Unified Solution for Employers

A combined Payroll and Pensions approach to meet your Auto-Enrolment obligations
autoenrolment@mitchellcharlesworth.co.uk

Why choose Mitchell Charlesworth Auto-Enrolment Services?

The key to Mitchell Charlesworth's Auto-Enrolment solution is our unified approach through both our pensions and investments department and our payroll services division. The combination of these two expert services and your ability to access these services under one roof makes Mitchell Charlesworth's Auto-Enrolment package efficient and cost-effective.

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“We consider your pension requirement and your payroll operation in tandem when delivering a solution.”

Mitchell Charlesworth Wealth Management - Pensions & Investments

Helping you meet your Workplace Pension requirements.

Preparing for Auto-Enrolment:

Many employers need help to work out the true costs and implications of the Workplace Pension Reforms for their business. Mitchell Charlesworth Wealth Management can provide an initial report (for a fee agreed in advance) which will identify all the eligible, non-eligible and entitled jobholders. Once we have done this, we can identify qualifying earnings and calculate your company's liability under the new regime.

Reviewing, implementing and installing a qualifying workplace pension scheme:

Under Auto-Enrolment, employees must be auto-enrolled into a qualifying workplace pension scheme. Mitchell Charlesworth Wealth Management can offer advice in respect of establishing an appropriate scheme which fulfils the Auto-Enrolment criteria or can offer Auto-Enrolment advice in respect of an existing scheme.

In this regard, Mitchell Charlesworth's Pensions Consultants can help you, the employer, by:

- Providing you with advice in relation to the requirements for operating a company sponsored pension that complies with the terms of Auto-Enrolment.
- Providing you with advice, following a review of any existing scheme, that outlines whether this existing scheme can be used to meet your responsibilities under Auto-Enrolment.
- Providing advice that outlines the options that are available to you in terms of compliance with Auto-Enrolment.
- Offering you guidance on contribution levels in respect of meeting the criteria set out by Auto-Enrolment.
- When necessary, providing you with recommendations for a new Auto-Enrolment scheme that can cope with the requirements under Auto-Enrolment.
- Implementing and installing a replacement qualifying workplace scheme if required.

Ongoing advisory support to members of your qualifying pension scheme:

Under Auto-Enrolment, you may wish to provide your employees, who are members of the pension plan, with the facility for on-site contact with an adviser once a year.

Mitchell Charlesworth can help you meet this objective by providing your employees, who are members of the pension plan, with the facility for an annual review meeting wherein the annual benefits statements provided by the pension provider will be explained and discussed.

Mitchell Charlesworth Payroll Services

Vanilla Package: Workplace Pension Arrangement Service.

The Vanilla Workplace Pension Arrangement Service has been developed as an added value service for our existing clients that require an Auto-Enrolment pension scheme arrangement put in place and have confirmed that they do not require the services of an Independent Financial Advisor at this time.

The service we provide includes:

- Facilitate and arrange the setting up of a Master Trust Pension scheme appropriate in meeting the terms of compliance with Auto-Enrolment
- Initial registration of the new Auto-Enrolment scheme with The Pensions Regulator

Meeting your Payroll requirements.

An employer's obligations under the Workplace Pension Reforms with regards to Auto-Enrolment will lead to a significant increase in the demand placed on your admin, finance and/or payroll department.

This increase in payroll administration is another unwanted burden for employers but is a facet of the Auto-Enrolment requirements that has often been overlooked.

Mitchell Charlesworth's Payroll Services team can help to alleviate this significant administrative burden.

Our Payroll Services team are used to managing payrolls with many different types of pension schemes. For them, Auto-Enrolment is an extension to the services that they have provided for decades.

Why will the new Auto-Enrolment requirements lead to greater payroll complexity?

In order to make certain that you comply with the new pension legislation, additional administration will be required to ensure that you routinely assess workers, issue communication and manage Opt-Outs.

“Importantly, whoever your Pension Provider is, they will not have a complete solution for you, that includes payroll administration.”

Not all pension providers will manage communication to workers. Some will use a “single pass” payroll extraction after each payroll run to provide the complete package whilst others suggest a second pay run to be processed once they have worked out the contributions using software often referred to as ‘Middleware’.

Importantly, it must be noted that pension providers each have their own unique way of assisting with some or all of these administrative tasks. Importantly, they all require data extraction from payroll on a run by run basis to provide any support.

How can our payroll team help you?

Mitchell Charlesworth's Payroll solution is based on the assumption that we will use a "Single Pass" basis where our payroll software will process the Core Activity compliance aspect of Auto-Enrolment.

The core Auto-Enrolment activities:

- Applying assessment to categorise workers at staging date
- Assessment of subsequent starters
- Re-assessment of existing employees where income or age increases
- Reassessment 3 years after staging date
- Processing Worker Postponement, Opt-Outs, Refunds and Opt-Ins

Mitchell Charlesworth are able to offer all of the above immediately using our payroll software.

Pension contribution upload:

At the end of each pay cycle, whether weekly or monthly, data is required to be uploaded to the pension provider detailing the contributions and worker status of each member.

Our payroll services department can assist you in generating a data file that can be uploaded to your pension provider systems. Alternatively, we may be able to handle that process on your behalf.

Managing employee communication:

It is your obligation to inform workers on a timely basis of any postponement, assessment status as and when it changes and to notify workers of their options such as Opt Out or Opt In by either email or letter.

Depending on the level of pension provider support, they may be able to handle worker communication on your behalf, from the regular upload that you complete. For those employers using Pension Provider software to handle communication separately, they may require a Secondary File from payroll.

As your payroll provider, Mitchell Charlesworth can handle employee communication on your behalf, generating standard letters for you to pass to your worker.

Payroll service requirements:

The level of Payroll support you require depends on your chosen pension provider.

Mitchell Charlesworth's Auto-Enrolment services are therefore split between Core Activity Solutions and Ancillary Services.

Core activity payroll solutions:**1. One off activity:**

- Implement Auto-Enrolment Payroll Processes ahead of staging date
- Apply pensionable and assessable criteria to existing data
- Test payroll run ahead of staging date.

2. Recurring payroll activity:

- Ongoing maintenance of Core Auto-Enrolment Payroll Activities in each pay period
- Continuous Assessment of entitled workers, non-eligible jobholders and starters
- Processing Opt-Out notices, Opt-Out refunds and Opt-In requests
- Handling Postponements
- Reporting; worker categorisation, postponements, contributions upon pay run

3. Data files

- File production of “Single Pass” data for each pay run

Ancillary services:**Bespoke data file production and reporting**

You may require the “Single Pass” data file in a specific format. This may be to upload direct to your pension provider, HR Software or an employee communication tool.

If we do not have your file format to hand, we can liaise with our Software provider to meet your requirement. Once designed, we can add the production of your Bespoke Single Pass data file into your Core Activity.

As Auto-Enrolment progresses our service will develop to streamline the flow of information direct between our software and various pension providers.

Employee communication

If your pension provider does not offer a communication facility or you do not wish to maintain the employee communication aspect by using the standard reports we provide as part of the core activity, Mitchell Charlesworth can produce ongoing worker communication on your behalf, for you to pass to your workers.

Further advice? Contact Mitchell Charlesworth's Auto-Enrolment experts:

The key to our Auto-Enrolment service is our unified approach. By working with both our pensions & investments department and our payroll services division, you can be safe in the knowledge that you will meet your obligations under Auto-Enrolment.

The simplest way to contact our Auto-Enrolment service team is to email: autoenrolment@mitchellcharlesworth.co.uk or call Ken Davies on 0151 423 7500.

We will be happy to respond to you directly and offer the best solution for your current situation.

For further advice specifically regarding your pension scheme obligations and Auto-Enrolment, contact Mitchell Charlesworth's pensions and investments division.

For specific advice regarding the administration of Auto-Enrolment and your payroll function, contact Mitchell Charlesworth payroll services.

Mitchell Charlesworth Wealth Management:



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