



### **What is auto-enrolment?**

Auto-enrolment is a new piece of legislation introduced by the Government to increase the number of us who save into a pension scheme. It means that employers are legally required to put eligible employees into a pension scheme once they meet set criteria and the employee can then choose to opt out if they decide they do not wish to be in the pension.

### **Who does it affect?**

Auto-enrolment applies to those workers who aren't already in a workplace pension scheme, and it mainly affects workers who;

- earn over £9,440 a year (£787 a month)
- are aged 22 or over; and
- are under State Pension age.

Each month the University must assess staff against the criteria above and if they meet these the individual must be enrolled into the appropriate pension scheme.

### **Will this affect me if I work at the University through the job shop for up to 12 weeks?**

No. The legislation allows us to postpone when we undertake the assessment for workers on short-term contracts. Because your appointment is for a maximum 12 week period we will postpone your first assessment until 3 months' from your start date but you have the right to join our pension scheme at any point during your employment with us.

### **Will this affect me if I work at the University through the job shop for more than 12 weeks?**

Potentially yes. If your contract is extended we will assess your earnings and age against the criteria above and if at this point you meet these, we will automatically enrol you into our pension scheme and will deduct pension contributions from you. We will write to you to let you know that this has happened and to provide you with further details including how to opt out if you do not wish to be in the pension scheme.

Your contributions will be calculated as a percentage of your pensionable pay. If you want to see how much these might be please visit the University's pensions webpage at <http://www.leedsbeckett.ac.uk/staff/pensions.htm>.

### **Can I join the pension scheme?**

Yes.

If you are employed through the job shop and work at the University you are entitled to become a member of the West Yorkshire Pension Fund (WYPF), our local government pension scheme.

If you are employed through the job shop and work for an external employer you have the option to pay into the National Employment Savings Trust (NEST) pension.

### **How do I join the pension scheme?**

If you want to join the pension scheme now you should contact the Payroll Team confirming that you wish to join the pension scheme. You may do this in writing or via email and should send letters to the Payroll Team, Room G01, Leighton Hall, Headingley Campus and emails to [Payroll@leedsbeckett.ac.uk](mailto:Payroll@leedsbeckett.ac.uk)

### **If I am automatically enrolled and wish to opt out will I be entitled to a refund of the contributions already deducted?**

When we write to inform you that you have been automatically enrolled we will also send details of how to opt out and the date you must do this by. Provided you opt out within this period you will be removed from the pension scheme and any payments you have made already will be refunded.

#### **Please note**

Further information on our pension schemes can be found on the University's pension webpage at <http://www.leedsbeckett.ac.uk/staff/pensions.htm>

For information on pensions and saving for later life, visit <https://www.gov.uk/workplace-pensions>