**Cawood Parish Council Pensions Policy Pension Scheme**

The 2008 Pensions Act requires all local councils to enrol their eligible workers into a qualifying scheme from October 2015.

The employer must enrol eligible jobholders within six weeks from when they met the eligibility criteria. In most cases, this will be when starting work. Employers may choose to use a three-month postponement period before a jobholder is enrolled, but they can only use this postponement period once for each jobholder.

 Cawood Parish Council is able to offer their employees enrolment in the NEST (National Employment Savings Trust) Scheme which is a qualifying scheme. <https://www.nestpensions.org.uk/schemeweb/nest.html>

Any employee who can ask to join the scheme can make a written request to do so. They must be put into the scheme within a month of the Council receiving their request.

There are some provisions of the scheme that are discretionary. Discretionary Powers allow Cawood Parish Council as employers, to choose whether to contribute to the scheme in the instance of entitled workers.

 1 **Pension Provision**

 ● **eligible worker**: those with earnings of £10,000 or more per annum, aged between 22 and state pension age. Eligible workers are eligible for automatic enrolment into a qualifying pension scheme.

● **non-eligible worker**: are workers who are aged 16-74 with qualifying earnings currently less than £10,000 but greater than £6,240.00. Employees aged between 16 and 21, or between state pension age and 74 with earnings currently above £10,000 can similarly opt in. Non-eligible workers can choose to opt in to a qualifying pension scheme. People in this group can opt-in to their employer’s workplace pension and will receive a mandatory employer contribution if they earn between the Lower Earnings Limit and the earnings trigger.

● **entitled worker:** are workers who are aged 16-74 who currently earn less than £6,240.00. An entitled worker has the right to join a pension scheme. By giving a notice to the employer, they can require the employer to arrange active membership of a pension scheme. The scheme the employer chooses does not have to be a qualifying scheme nor is the employer required to make any financial contribution to the scheme.

 ● All earnings figures are based on the year 2022/23

**2 Compliance**

All employers have a duty to complete their online Declaration of Compliance which is a mandatory declaration (whether the employees have chosen to accept pension provision offered to them or not). Where an employer does not submit their completed declaration of compliance by the deadline they will not have complied with all of their employer duties.

 Failure to comply with any of their employer duties may result in fines and/or prosecution. Further information can be found at: https://www.thepensionsregulator.gov.uk/en/employers

From April 2019, the total combined contributions of employer and employee must be no less than 8%

As Responsible Financial Officer, the Clerk is responsible for ensuring compliance.

The Staffing Committee will ensure the statutory 3 yearly opportunity to opt in to the Parish Council agreed scheme is given to employees.

A template letter is available from the Pensions Regulator website. www.thepensionsregulator.gov.uk/en/document-library/forms If an employee opts not to be in the Scheme, they will be offered re-enrolment after 3 years.

The Council will inform the employee in writing in advance of their re-enrolment date. The Pensions Regulator must also be informed to ensure compliance. 2019 is the most recent date for compliance. Next mandatory action will be 2022.

**3 Scope of the Policy**

The Clerk will keep records to fulfil legal duties:

 ● The names and addresses of those employees Cawood Parish Council have put into a pension scheme

 ● Records that show when money was paid into the pension scheme

● Any requests to join or leave the pension scheme

 ● Cawood Parish Council pension scheme reference or registry number

These records must

 be kept for six years except for requests to leave the pension scheme which must be kept for four years. This policy applies to all current and future employees of Cawood Parish Council.

 Cawood Parish Council currently has two employees: Clerk and Responsible Financial Officer and Handyman.

Cawood Parish Council use: https://www.autelapayrollservices.co.uk/

Adopted: October 2019, reviewed September 2020, December 2021, January 2023, November 2023

next review Nov 2024