



<b>Pensions Policy</b>	
Reference: GN31	Effective date: 1 October 2014
Page no: 1 of 2	Approved: 12 Sept 22
Last revision date: 5 Aug 22	Revision date: Aug 24

## Introduction

Windmill Hill City Farm is obliged by pensions regulations to automatically enrol eligible staff into a pension scheme. This policy outlines how we implement this scheme.

## Policy

### Eligibility

The eligibility of each member of staff for auto-enrolment is checked every month as the payroll is run. Current criteria for eligibility can be found at <https://www.gov.uk/auto-enrolled-into-workplace-pension>. Once an employee has been assessed as an eligible jobholder, they are not assessed again (unless they opt out, in which case, they are assessed on the 3rd anniversary of opting out). If the employee's earnings drop below the earnings threshold it does not change anything. Once assessed as an eligible jobholder, the employee is auto enrolled and stays enrolled unless they opt out, leave service or retire. If earnings drop below the eligible level then no payment is made into the scheme, but they remain enrolled.

Those staff who are not eligible may be entitled to opt into the pension, but will not be automatically enrolled.

### The scheme

We have chosen 'Now: Pensions' as the provider for our scheme. Key features of the scheme can be found at [Sharepoint - pensions overview](#). It is a flexible scheme that allows transfer of other pension funds both into and out of it. Once enrolled in the scheme, staff are given login details to a secure portal to enable them to manage the scheme. All staff must provide a valid email address to enable the login to be issued.

### Postponement

Under some circumstances, Windmill Hill City Farm will postpone automatically enrolling an employee. These circumstances are

- ◆ New employees.
  - Automatic enrolment will not be undertaken until a member of staff has served three months with the organisation. New employees may request to opt in sooner to the scheme if they wish. Should an employee leave within three months of joining they will not be enrolled into the scheme
- ◆ Pay spike
  - Where an employee becomes eligible only through a one-off increase in their pay (for example, due to additional hours being worked in one month), automatic enrolment will be postponed for three months. Should their pay stay above the eligible level for more than 2 consecutive months they will be automatically enrolled.
- ◆ 22<sup>nd</sup> Birthday
  - Where an employee turns 22 years of age, their enrolment will be postponed until start of the pay month following their birthday.

Staff whose automatic enrolment has been postponed will be informed in writing. Staff whose automatic enrolment has been postponed may request to opt into the scheme.



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## Opting Out

Staff have the right to opt out of the scheme. This is an individual decision and cannot be implemented by Windmill Hill City Farm. All eligible staff have to be enrolled, those who wish to opt out then must contact the pension provider directly (through the management portal) to opt out. The pension provider will then inform Windmill Hill City Farm that the employee has opted out and a refund will be issued (so long as they have opted out in the 'opt out' window).

## Opting In and Joining

Some staff who aren't eligible for automatic enrolment have a right to opt in to our pension scheme. Staff who opt in are entitled to an employer contribution from us.

Other staff can ask to join the pension scheme but aren't entitled to an employer contribution. Staff can decide to opt in or join at any point. They do this by writing to HR Manager.

### Staff opting in

All requests to opt in or join must be in writing and signed by the person asking to opt in or join. If it is sent electronically, it must include a statement from them that they personally submitted the request.

WHCF must enrol staff who have opted into the NOW pension scheme which we are using for automatic enrolment. This is usually done within a month of receiving their request. Once in the pension scheme, they are treated the same as staff automatically enrolled which means we must pay an employer contribution.

### Staff joining

The pension regulator states: "The pension scheme you put these staff into doesn't have to be one you use for automatic enrolment and you don't have to pay an employer contribution unless you want to."