AVIVA

A guide to starting your auto-enrolment duties

Overview

Contents

Overview

Aviva provides a complete solution to enable you to fulfill your automatic enrolment duties.
This guide explains how to use this solution as part of your payroll and pension contribution activities.

The Aviva automatic enrolment technology is designed to provide both assessment of and communication to your workers. You should be aware of the following design features:

- Aviva automatic enrolment technology will categorise your workers based on the payroll data you supply and our understanding of the automatic enrolment regulations.

- Aviva automatic enrolment technology creates member accounts. Member accounts are created once the opt-out period has ended.

- Communications issued by the Aviva automatic enrolment technology contain all the relevant information required by the regulations and how they apply to each worker. You are not able to amend the content of the communications that are issued by the automatic enrolment technology.

- If you choose to send your own worker communications, you will need to ensure that they do not contradict the communications generated by the automatic enrolment technology. Aviva will not comment on or endorse those additional communications.

How to use this guide

This guide explains how to use the Aviva automatic enrolment technology to stage your scheme and as part of your ongoing payroll and pension contribution activities.

- In each section we provide you with the information needed to successfully complete each step.

- Throughout this guide we have provided hints and tips to ensure this process is as easy as possible.

- You should progress through the guide in the order presented using the timeline shown at the top of each section.

- If the timeline is not followed you risk delaying the assessment of your workers.

- If this is the first time you are completing this process you will need to complete every step.

- Once you have set up the process you will only need to complete from Section 2 onwards each time you upload an assessment file.

The Pensions Regulator

The Pensions Regulator is responsible for monitoring your compliance with the automatic enrolment regulations. They provide detailed guidance to help you understand and prepare for your new duties. We have provided a link to the pension regulator website below.

thepensionsregulator.gov.uk/en/employers

Once you have completed all the steps in this guide you should be able to:

1 **Load assessment files**
2 **Access the results**
3 **Assess and react to the results**
4 **Produce the Opt-in, Opt-out and join report**
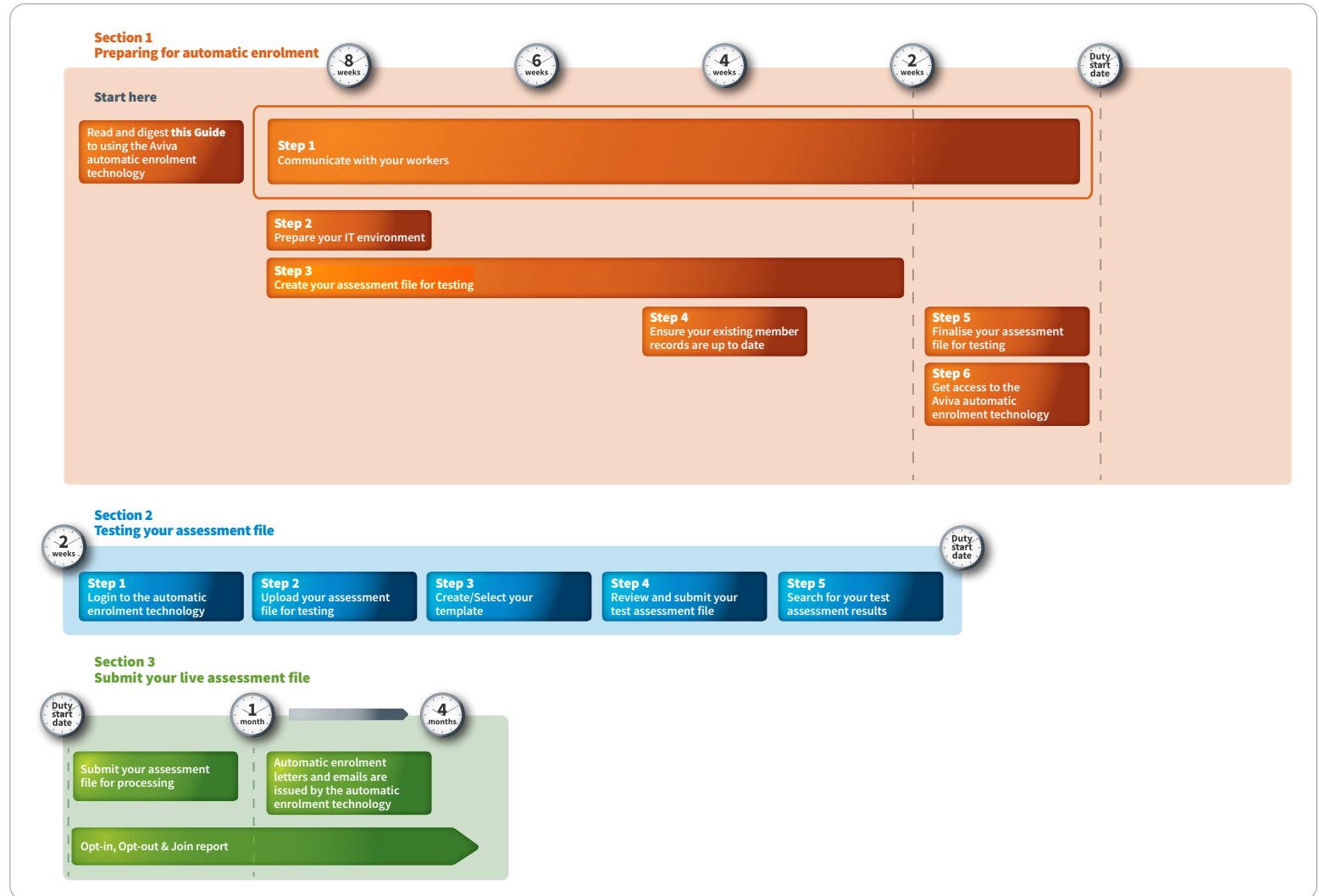5 **Automatically enrol your workers**

What you need to do and when

Your timeline

This guide explains how you should use the Aviva automatic enrolment technology to fulfil your obligations under the automatic enrolment regulations. By choosing this service your business is already on the way to meeting these obligations.

Completing each of the steps in the order shown and to the timescales indicated in the lead up to your duties start date is critical to the success of your automatic enrolment programme.

The timeline opposite indicates the key milestones and activities you will need to complete as you move towards and through your duties start date.

Section 1
Preparing for automatic enrolment

8 weeks   6 weeks   4 weeks   2 weeks   Duty start date

Start here

Read and digest **this Guide** to using the Aviva automatic enrolment technology

Step 1
Communicate with your workers

Step 2
Prepare your IT environment

Step 3
Create your assessment file for testing

Step 4
Ensure your existing member records are up to date

Step 5
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Step 6
Get access to the Aviva automatic enrolment technology

Section 2
Testing your assessment file

2 weeks   Duty start date

Step 1
Login to the automatic enrolment technology

Step 2
Upload your assessment file for testing

Step 3
Create/Select your template

Step 4
Review and submit your test assessment file

Step 5
Search for your test assessment results

Section 3
Submit your live assessment file

Duty start date   1 month   4 months

Submit your assessment file for processing

Automatic enrolment letters and emails are issued by the automatic enrolment technology

Opt-in, Opt-out & Join report

Step 1   Communicate with your workers

Communication of your programme is an integral part of an effective automatic enrolment programme

Automatic enrolment will be the first time some of your workers will join a pension scheme. Clear, early communication of your programme in your workplace is important for raising awareness in the lead up to your duties start date.

Giving careful thought to how you communicate your automatic enrolment programme should help you ensure that when pension contributions are taken from a worker's pay for the first time, it does not come as a surprise.

Early communication of your programme will also help reduce the number of queries to your payroll team and help keep your workers informed about the company's pension arrangements.

Please be aware

Worker contributions may be deducted prior to assessment notices being issued. It is your responsibility to make sure your workers are aware of this.

Step 2   Prepare your IT environment

You will need to ensure that your IT environment is setup to the specifications on this page.

Overview

It is important that

- you have the software in place to enable you to operate the automatic enrolment technology.
- you can send and receive encrypted data.
- you can prepare a data file using a spreadsheet.
- your IT environment is set up to receive electronic communications from Aviva.

We have detailed below what you will need to do.

Internet Browsers

You will need to access the automatic enrolment technology via the internet through one of the following browsers

- Microsoft Edge
- Microsoft Internet Explorer v11
- Google chrome (latest version)
- Firefox (latest Version including latest ESR)
- Safari (Latest version).

Data File Preparation

- You will need to prepare your data files using a spreadsheet programme such as Microsoft Excel or Open Office that will enable you to save files in a .csv format.

Receiving reports

- You will need a spreadsheet programme such as Microsoft Excel or Open Office to view the reports produced by the automatic enrolment technology.

Electronic Communications Format

- Electronic Communications sent to workers from the Aviva automatic enrolment technology will be in HTML format which can be accessed through a POP3 or IMAP configured client such as Microsoft Outlook. If you use Lotus Notes, you will need to accept and download images.

Receiving Electronic Communications

- To ensure your workers are able to receive electronic communications from the Aviva automatic enrolment technology, you need to configure your systems to ensure the communications are successfully received. The electronic communications will originate from the following providers/addresses:

From: **noreply@aviva.aepensions.co.uk**

Domain 1: **mandrillapp.com**

Domain 3: **pexmail1.fnzc.co.uk**

From: **mailto:avivaae@dgaviva.com**

Domain: **aviva.aepensions.co.uk**

IP Address: **various**

Please note that this email address is not monitored and should not be used in communications with Aviva.

Creating your assessment files

Assessment file upload process requirements

To assess your workers for automatic enrolment, you are required to create an assessment file. Below is a checklist you can follow in order to make sure this is done correctly.

		Employer
1	**Create assessment file in .csv**	Data will need to be cleansed ahead of submission – see page 8 for Top tips for submitting your files. Data will need to be stored locally in .csv format ahead of upload.
2	**Access assessment function**	Ensure that only specified users have access to submit assessment files.
3	**Submit assessment file**	Only users with the correct user profile will have the permission to submit assessment files.
4	**Validate submission**	Where the file has not passed the on screen validation the employer can download a spreadsheet detailing all errors against each employee submission. The employer must then correct the errors and resubmit the file for assessment by returning to the submit assessment file step.
5	**Receive notification that file has been processed**	Where the file submission has passed validation it will be accepted for assessment processing. When the assessment processing is completed, you will be sent an email notification.
6	**Assessment results screen**	You will need to access the assessment results and use them to detect who is eligible for funding under automatic enrolment and to what level.
7	**Download locally and use to construct contribution file**	You will be responsible for using the detail to create contribution files that need to be uploaded. The results file will provide: (1) Who to pay (2) How much to pay (3) When to pay them

Validation will be run on the format and content of the file and an instant replay given on screen as to whether the file can be accepted for assessment.

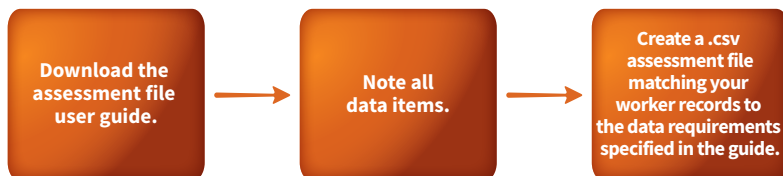## Step 3   Create your assessment file for testing

Aviva automatic enrolment technology requires you to submit a file for all workers for every pay reference period. This file is known as an assessment file.

The Aviva automatic enrolment technology is reliant upon the quality of the data you supply in the assessment file, and it is critical that you build your file exactly to the specification we have provided.

- Please download the 'Automatic enrolment assessment file user guide' here
- For an example of a how an assessment file should look please click here

You will need to have created a test file no later than two weeks before your duties start date to ensure you are ready for the start of your duties. It is really important that you check the results, you should open them to check for New Joiners in that pay period even if it's showing that there are no errors.

The assessment file creation and review process

Download the assessment file user guide. → Note all data items. → Create a .csv assessment file matching your worker records to the data requirements specified in the guide.

You will not be uploading your assessment file for testing at this stage. This guide will explain how to do this in Section 2.

Top Tips

The assessment input file

Formatting the assessment input file:

- Value and percentage fields cannot be negative
- All currency numbers are rounded to two decimal places
- All currency fields are in GBP or '£' Sterling
- Prefixes and suffixes are not allowed in the data fields
- All date fields should be in the format dd/mm/yyyy
- All files must start at cell A1
- There should be no totally blank rows in a file. If a blank row is encountered, all data below the blank row will be ignored
- The assessment input file must have column headings.

Please click **here** to view an example of the 'Assessment input' file.

Please click **here** to access the automatic enrolment assessment file user guide.

Tips for submitting the assessment input file

- The 'Preferred email (work/personal)' field should only be completed if both the 'Email address (work)' and 'Email address (personal)' fields are completed for an employee. If only one email address is provided the 'preferred email' field should remain blank
- The pay date must fall within the pay reference period start and end date

Tips for when to submit an assessment input file

- All workers, other than leavers, should be submitted for each pay reference period
- A worker's employment start date or scheme staging date must fall within the pay reference period the first time their data is uploaded to My Money. If it does not, the member record can be corrected via the late notified worker processing steps below.

Step 4   Postponement

You can choose to delay the assessment of workers for automatic enrolment for any period up to three months. This is known as 'postponement' or as a 'waiting period', and gives you flexibility over the date that you enrol your workers into the pension scheme.

When communications must be issued

Should you choose to use postponement, the regulations require a postponement notice to be issued within six weeks of:

- the employment start date of new workers.
- a worker meeting the eligible jobholder criteria after the duties start date.

If the notice is not issued within this time frame you are unable to apply postponement. You must then assess the worker immediately, and automatically enrol them if appropriate, from either the duties start date, employment start date or the date they become an eligible jobholder.

Important

The workers most likely to be impacted by postponement are those who join after the payroll cut-off for a previous pay period, e.g. a monthly payroll may cut off on 20th of the month and an employee starts on 21st. If they are to be postponed, it is important an assessment results data file is supplied so that the postponement communication can be issued within six weeks.

It's important to understand the Pensions Regulator's rules on postponement and when you can apply it, as the Aviva technology does not include validation to check this. The Pensions Regulator guidance can be found at

thepensionsregulator.gov.uk/en/document-library/automatic-enrolment-detailed-guidance/3a-postponement

Step 5 Creating new members and submitting contributions

Submitting contributions

At the end of the opt-out period we will set up pension accounts for your automatically enrolled workers; you can submit the first contribution(s) for them.

Under the legislation you have an extended time frame to submit the first contributions as shown in the table. The contributions for existing members should continue to be made by the 22nd of the month following deduction as normal.

To help you determine the due date for the payment of the first automatic enrolment contributions, please use the table below by selecting your duties start date and any applicable postponement period.

Submitting contributions for salary sacrifice schemes

If a member is incorrectly set up as a salary sacrifice member, but should be receiving both employee- and employer-based contributions, then we will be unable to allocate contributions to the member as the policy may not be aligned.

This could also cause delays in money being allocated to the members plans, which could cause financial loss.

<div style="background: yellow;">

Important note

You are obliged to follow the regulations to fund your workers pension to the legal minimum; this legal minimum may change from year to year. Where the legal minimum changes and affects your workers, you will need to arrange an increase in contributions.

You are responsible for ensuring that the appropriate automatic enrolment requirements and timings are adhered to.

</div>

First automatic enrolment contributions due by the 22nd of the month shown below:

Your duties start date	Your postponement period (months)			
	0	1	2	3
1 January	April	May	June	July
1 February	May	June	July	August
1 March	June	July	August	September
1 April	July	August	September	October
1 May	August	September	October	November
1 June	September	October	November	December
1 July	October	November	December	January
1 August	November	December	January	February
1 September	December	January	February	March
1 October	January	February	March	April
1 November	February	March	April	May
1 December	March	April	May	June

Step 6   Ensure your existing member records are up to date

This step is critical to ensuring the correct notices are sent to your workers. You must complete this step before we issue your access to the automatic enrolment technology.

- The Aviva automatic enrolment technology works by taking a data file of workers, assessing whether each worker qualifies to be automatically enrolled, then issuing a suitable notice to the worker.

- The content of an individual notice will vary depending on the outcome of a worker's assessment by the technology.

- To ensure the assessment process is accurate, it is therefore critical that the data file you use is based on accurate and up to date worker records.

What we will do:

- We will email you with the records we hold on your existing pension scheme members around four weeks prior to your duties start date.

- We will also enclose a checklist specifying the details that you will need to check. The checklist will look like the one shown in the graphic on this page.

National Insurance numbers for existing members must be correct on the existing member records file and match the assessment file. This field will be cross referenced during the assessment process.

What you need to do:

- When you receive the data file you need to check it against the checklist and where appropriate update it.

- Once you have updated the data file, it should be returned to Aviva using the encryption technology referred to in Step 2 of this Section.

You will need to complete these activities and return your data file to Aviva no later than 2 weeks before your duties start date.

What we will do:

- Once received, Aviva will then update the records we hold to reflect any changes you have made.

- These amended records will be uploaded by us to the automatic enrolment technology prior to you uploading your first assessment file.

Data Cleanse Checklist

Checks to carry out

Please check personal details for each member (N.I. Number, Name, D.O.B. etc). ☑

Consequence: National Insurance number is used by the Aviva automatic enrolment technology as a unique identifier for the existing member. If the existing member NI is not identical to the one provided on the assessment file for the member then they will be incorrectly assessed and the wrong communications will be issued.

Please check the existing member data file, if any members have left the scheme they will need to be removed from the data file. ☑

Consequence: If we are not notified of a leaver they will be loaded as an existing member and the technology will hold a worker's data who is no longer part of the scheme.

Please update the file with any new workers who have joined the scheme but are not on the data file. ☑

Consequence: If a worker is not loaded as an existing member when they should be then they will be incorrectly assessed and the wrong communications will be issued.

Prior to the existing member data file being returned to Aviva any new workers who are due to join the scheme before your data file is finalised (see Step 5 of the guide) need to be added as an existing member. ☑

Consequence: if we are not notified of a new joiner then they will be automatically enrolled and the incorrect communications will be issued.

You will need to check whether any active members not currently contributing should be assessed for automatic enrolment. These members should not be categorised as existing members. ☑

Consequence: If a worker is not loaded as an existing active member when they should be then they will be incorrectly assessed and the wrong communications will be issued.

Step 7   Finalise your assessment file for testing

You must have finished the preparation of your assessment file for testing no later than two weeks before your duties start date. It is important that you have included all workers to be assessed for automatic enrolment plus your existing pension scheme members in your file.

- To prevent any incorrect assessments, in the two weeks prior to your scheme's duties start date you must not join any workers to your scheme. Any new joiners must wait until you submit your assessment file into the automatic enrolment technology on or shortly after your duties start date – see Section 3. Failure to adhere to this is likely to lead to incorrect member records, incorrect assessment of your workers and incorrect notices being issued.

- Aviva is unable to provide a data correction service.

- Section 2 of this guide will explain how you test and perfect your assessment file in advance of submitting your live assessment file.

- Once your duties start date has passed the automatic enrolment technology will be used to create new member accounts on your pension scheme.

2 weeks 1 week

Step 8   Get access to the Aviva automatic enrolment technology

Getting access to the automatic enrolment technology is straightforward.

To obtain access to the Aviva automatic enrolment technology for the first time you will need to have completed the access request form, which can be downloaded here. The table below shows the individual steps you will need to follow to obtain and set up access to the Aviva automatic enrolment technology.

Step	You	Aviva
Process the access request form and set up usernames	Supply the information requested in the access request form.	We will review the access request form and make contact if any further information is required. If no corrections are required we will set up access two weeks before staging to the Aviva automatic enrolment technology.
Send username		An email containing a username will be sent to the email address provided to us on the access request form.
Send password link		An email containing a password link will be sent to the email address provided to us in the access request form. The email will be dispatched approximately two hours after the username email has been sent.
Set password	Click the link in the email to set your password. Users will need their username and date of birth to do so.	
Create memorable word	A memorable word will need to be created on your first login. From then on, this memorable word will be used to access your account by using three of the characters from your memorable word.	

Step 9 Manage your user access

Once your users have received their username and password emails, they must use them to log in to the automatic enrolment technology within 72 hours.

Once your users have registered, set their passwords and set up their security questions they can log in as and when required. Each time a user logs in they will be given three attempts to enter their username and password correctly before the account is locked.

How can I get new users added?

You can apply for additional automatic enrolment technology users at any time. To request additional user access, you will need to complete and return the access request form, which can be downloaded here.

What should I do if a user leaves?

If a user ceases to be employed by your organisation please contact Aviva immediately to arrange cancellation of their user access using the contact details provided on this page.

What happens if your user access doesn't work?

If there is a problem logging in, the following action should be taken;

- **Passwords and memorable word**: All passwords are case sensitive. The memorable word will not be case sensitive.

- **Not used for the first time within 72 hours**: If you have not used your initial user access within 72 hours, contact Aviva using the contact details below to unlock your account.

- **Not used for 90 days**: If a period of 90 days passes between logins, your account will be locked. To unlock your account please contact Aviva using the contact details below.

- **Forgotten password**: If you have forgotten your password but your account is not locked, the password can be re-sent to the email address we hold on file by following the 'Forgotten password?' link on screen.

- **Locked account**: If you have forgotten your password and your account has locked after the entry of three incorrect passwords, to unlock your account please contact Aviva using the contact details below. A password reset link will be sent to the email address we hold on file.

  Users will need to know their username and date of birth to set a new password.

- **Forgotten username**: If you have forgotten your username, contact Aviva using the contact details below.

How do I contact Aviva?

You can contact us for help with your user access, via email: **ae.questions@dgaviva.com** or by calling **0345 605 4289** between 8.30am – 5.30pm each business day.

Step 1   Login to the automatic enrolment technology

Now you have completed Section 1 of this guide you will have built your assessment file and have received your automatic enrolment technology login username and password. You can now access the automatic enrolment technology and test your assessment file.
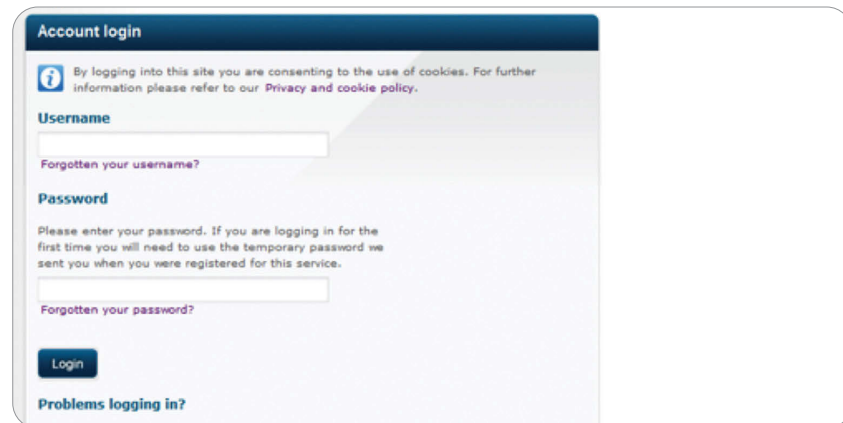To log in to the automatic enrolment technology click <u>here.</u>

Terminology

Throughout Section 2 we will refer to 'uploading' your assessment file and 'submitting' your assessment file. It is important to recognise the difference between these two terms:

- 'Uploading' is the process of getting your assessment file into the automatic enrolment technology.
- When you 'submit' your file, this tells the automatic enrolment technology to actually assess and categorise your workers, and if this is not a test run, to generate and issue member communications.

Employer Login page

Account login

By logging into this site you are consenting to the use of cookies. For further information please refer to our Privacy and cookie policy.

Username

Forgotten your username?

Password

Please enter your password. If you are logging in for the first time you will need to use the temporary password we sent you when you were registered for this service.

Forgotten your password?

Login

Problems logging in?

To access your account you need your memorable word. You would have set this up when you first logged in. Once you have completed your login, you will be directed to the 'Upload Employee file for assessment' screen. A screen shot of this page is provided on page 19.

Please remember that passwords are case sensitive.

Validating your assessment file

If your assessment file fails to process properly you may not be able to meet your employer duties. Testing your assessment file will minimise the risk of this happening and ensure that you will be able to automatically enrol your workers using your assessment file when you submit it as a live file in Section 3.

Overview

No later than two weeks prior to your duties start date you should have completed the preparation of your test assessment file detailed in Section 1 of this guide. Your test assessment file is simply a prototype of the file you intend to use that will help you identify and remove any errors before you submit it as a live file.

It is important to note that submitting a test file to the automatic enrolment technology will not create any member communications – it is simply a process designed to enable you to perfect your data file.

It is important that you test your assessment file and correct any errors in preparation for your duties start date. Aviva are not able to provide a data correction service.

The four levels of assessment file validation

The Aviva automatic enrolment technology has comprehensive validation built into it to help you ensure your assessment file is correct. We have outlined below how the validation works and what you should do when you encounter it.

Level	What's being validated?	Purpose of validation	Example	Corrective action by you
1	Assessment file	Checks the file contains all the required data headings and is in the correct format i.e. .csv	Surname is missing from the assessment file or hasn't been mapped to the template	Provide missing data/correct incorrect data and press Upload file to try again
2	Individual worker records	Checks the worker records contain data where required and it is in the correct format	National Insurance number is missing from one or more member records	1. Click download rejected records file. 2. Look at last column after member record to detect errors. 3. Correct errors and store corrected file on local file. 4. Click perform assessment tab to resubmit file (e.g. go from first step)
3	Assessment file	Checks the file hasn't been previously run as a successful live file	The file submitted has already been successfully processed for a different pay role period	1. Click Failed button to detect error. 2. Click perform assessment tab to resubmit file (e.g. go from first step)
4	Individual worker records	Checks the details of the worker records are accurate and complete for processing	The worker date of birth 40/05/1989 is invalid. The worker postcode SN5 is not complete	1. Click Download 2. Look at last column after member record to detect errors. 3. Correct errors and store corrected file on local file. 4. Click perform assessment tab to resubmit file (e.g. go from first step)

Preparing to upload and test your assessment file

Please ensure the assessment file you are testing complies with the following checklist before you load it into the automatic enrolment technology.

- The file you are submitting needs to be a .csv file. The file cannot contain a '.'(full stop) other than before the file type suffix (i.e. '.csv').

- The file is not in use by you or another user when you upload it.

- The assessment file must not be encrypted or password protected at the time you upload it.

- All files submitted need a unique payroll batch reference. Please refer to page 19.

- If workers are paid from different payrolls with different pay reference periods, separate assessment files will need to be uploaded with a different payroll system reference.

Please note the following important points:

- When two assessment input files are submitted for a worker with the same employer reference within the same pay reference period, earnings will be added together for the purpose of deriving the worker's categorisation.

- Once you have created a template you can reuse it for future assessments.

Once you have completed each of the steps explained you will be ready to upload your assessment file for testing into the automatic enrolment technology.

- This test run will identify any errors that may be in your assessment file. To understand these error messages and how to correct the file please refer to the Automatic enrolment assessment file error guide, which can be accessed by clicking here

- If the assessment file fails because of a formatting error, a message will appear on the screen.

- Any worker record affected by an error will have a note of the error shown in the column at the end of the worker record in the assessment file you have tested.

Important notes

- If you submit an assessment file that is marked as a test assessment file using the 'Test File' indicator the automatic enrolment technology will not create any member communications – it is simply a process designed to enable you to perfect your data file.

- However, if you submit an assessment file that is not marked as a test assessment file using the 'Test File' indicator it will be processed and generate worker communications that cannot be intercepted.

- It is important that you test your assessment file and correct any errors in preparation for your duties start date. Aviva are not able to provide a data correction service.

Step 2   Upload your assessment file for testing

We will now show you how to complete the fields required to upload and submit your assessment file for testing.

You will need to complete all sections. When completing all date fields please use the 'date picker' as this will ensure the date is in the correct format.

Pay reference period and payroll frequency

The dates used for the pay reference period must match your payroll frequency.

If you are operating more than one payroll frequency or pay period start and end dates you must provide separate payroll references for each.

Payroll system

Payroll system is a free-format field for you to record your payroll system reference. This will be your reference for the payroll system that is associated with the employee assessment file you are uploading. It should remain the same for each pay period and every time an assessment file is uploaded. This reference is used during assessment processing to validate against previous assessment files.

Please note that the payroll system recorded should be consistent.

Where the same worker is uploaded in separate files where different payroll references are recorded, the worker will appear on multiple lines on the Opt-in, Opt-out and join report.

Payroll batch reference

Payroll batch is a free-format field for you to record the reference of your payroll batch file that the assessment upload relates to.

You can only upload one assessment file per payroll system and payroll batch reference combination for each payroll period.

Pay day

Pay day is the date when salaries are paid to workers during this pay reference period. This is used in the assessment process to determine whether a worker becomes eligible before, on or after pay day.

The payroll batch reference must be unique for each live file being run.

Step 2   Upload your assessment file for testing *continued*

Override postponement end date

When applying for the Aviva automatic enrolment solution, you would have selected one or more categories to put your workers in. One of the data items required for categories is a postponement period set in whole pay periods, e.g. three months.

If you leave the override postponement field as 'no', any workers in the assessment file who require postponement will use the value set for the relevant worker category. Selecting a zero postponement period will not override the worker category settings. Where you select 'yes' additional date fields will be displayed. You will need to select a date that postponement ends for this assessment file only (note the member category value will not be permanently overwritten).

This value cannot exceed The Pensions Regulator limit on postponement but can provide a useful tool to line up postponement with your payroll processes. Please note that Aviva cannot advise you on what postponement period you should use.

Test file

You should choose to submit a test file for assessment. If you change the 'Test file' button on the screen to 'No' and your assessment file is successfully uploaded before being tested, it will generate communications to your workers which cannot be intercepted.

- Your file must be in .csv file format.
- Please close the file on your PC before you upload, as you may experience problems if it is open.
- The 'Test file' button on the screen will default to '**Yes**'.
- The assessment will provide you with results for all worker records, but no assessment records will be actioned and no assessment notices will be sent to your workers.
- When you are satisfied the file is correct, the assessment process will need to be repeated by selecting the test file **'No'** button.
- When all fields on the 'upload employee file for assessment' screen have been completed, select '**Browse**' to search for the file you would like to upload onto the system, then select '**Upload file**'.

Employee Assessment

Perform assessment   Assessment results   Reports

Auto Enrolment Assessment

Step 1. Upload Employee file for assessment

Step 1   Step 2   Step 3

* All items marked '*' are mandatory items.

Here you can upload members for Auto Enrolment Employee Assessment.

Payref

Pay ref period start date*   dd/mm/yyyy

Pay ref period end date*   dd/mm/yyyy

Payroll frequency*   Please select

Payroll system* What's this?

Payroll batch ref* What's this?

Pay day* What's this?   dd/mm/yyyy

Override postponement end date* What's this?   No Yes

Test file* What's this?   No Yes

> **The Pensions Regulator has provided more information about postponement, to access that information click** here

> **Your assessment file can be tested in the automatic enrolment technology as many times as required.**

> **Validation level 1 occurs after this screen is completed and 'Upload file' selected.**

Step 3 Create/Select your template

Once you have completed Step 2 you will need to create a new template or select an existing one you have already created.

A template is created to align the data in your assessment file with the data required by the automatic enrolment technology. Once a template is created it will be used to map all future assessment files and detect whether the data you are providing is sufficient to run through the assessment.
If this is the first time you have uploaded an assessment file, please select **'Create new template'**.

An existing template can be deleted. If you click on **'delete'** the following message will be shown **'Are you sure you want to delete this template?'**

Deleted templates cannot be retrieved.

To create a new template choose a template name. Using the drop down boxes displayed under 'Your column headings', map the fields on your input file to the valid data items displayed under the 'Required data' heading.

Once you have completed mapping all the data items listed, save your template by clicking on the '**Save template**' button.

If you have previously created a template, all of the information will have been mapped across to this screen. If the column heading information has changed a new template will need to be created and mapped to the upload file.

- To view any of the templates, please click the '**Select**' button for the corresponding template and press '**View/edit**'.
- When you click **'Edit template'**, the '**Create template**' screen will appear, but data will be pre-populated.
- Once you have selected your template please click the '**Assess Employees**' button.

2 weeks 1 week Duties start date

Step 4 Review and submit your assessment file for testing

This screen will be displayed while your records are being checked.
Once the data is validated, the results screen will be shown.

At this stage member records are being checked for completeness by the system ahead of being run through the assessment tool. This stage can take a while. Please do not interrupt the system during this process; once this stage is completed the upload summary screen will be displayed.

Your file will only be put forward for assessment if all records are accepted.

Results screen

This will show the 'Upload summary' (total accepted/rejected records).

Once your file has been uploaded there are two possible outcomes: 'Accepted' or 'Rejected'.

If your file returns the result '**Accepted**', please move to page 22.

Rejected records

- The number of rejected records will be shown in the '**Rejected records**' summary box.
- To review the rejected assessment files, select '**Download**'.
- If you press '**Cancel**', you will be taken to '**Upload Employee file for assessment**'.

Level 2 validation has occurred once this step has been completed.

Step 4   Review and submit your assessment file for testing *continued*

Should your results be returned with 'Rejected' records, these must be corrected before re-submitting your file.

To download your assessment results click on the button titled '**Download rejected records file**', you can then save and review this spreadsheet.

Employee Assessment Results

✓ Rejected records file was generated successfully.

Assess More Employees   Download rejected records file

- The rejected record file will be displayed in an Excel spreadsheet and you will have the ability to **open, save and cancel**. The report will provide rejection reasons; these can be found in the last column of the spreadsheet. If a member record is subject to 2 or more errors, the errors will be separated by a pipe line character (|). All rejected records will need to be corrected before you start the process again.

- To restart the process you must select the '**Assess More Employees**' button, which will take you to '**Step 1**'. Repeat the process by selecting the template previously created, then upload the corrected file.

Once you have downloaded the rejected records, you should do one of the following:

- Correct the original file. You can correct your original assessment file and resubmit. This will involve using the download to detect the errors whilst making updates to your original. To execute this option you will need to return to the 'Perform Assessment' tab.

- Correct the downloaded report. You can correct the download and delete the error column, remove erroneous records and resubmit. This file will replace your original. To execute this option you will need to return to the 'Perform Assessment' tab.

- Do nothing. You can discard the report.

If your file has been rejected this means none of the members in that file have been assessed.

ks   2 weeks   1 week   Duties
start date

Step 4   Review and submit your assessment file for testing *continued*

Accepted records

Once you have successfully uploaded the validated assessment file and all records show as 'Accepted', select '**Submit**'. You will receive a submission message.

Worker records will now be subject to further validation in our assessment tool and where all records are correct, our system will give a view of the categorisation associated with each worker.

When you have uploaded your assessment file for worker assessment you may wish to log off at this stage. Once your file has been validated you will receive an email notification from the Aviva automatic enrolment technology to confirm this. You will need to log back on to view the results of your assessment.

If you wish to upload a new data file, for example, where you have workers paid on a different basis or payroll frequency, select 'Assess More Employees'.

Step 5   Search for your assessment file test results

If you are logging in to the system after receiving an email notification that your file is ready you will be taken to the Employee Assessment screen. If you are still in the automatic enrolment technology you can access the Employee Assessment screen at any time by clicking on the '**Assessment results**' tab.

To find your results you must complete at least one search criteria. The more information you enter will help narrow the search.

Any files matching the search criteria will be displayed under '**Report History**' in date order with the most recent at the top of the list.

Step 5   Search for your assessment file test results *continued*

The 'Report History' screen lists the assessment files matching your search criteria. If there are more than 10 results returned for your search criteria, these will be displayed over consecutive pages with the most recent assessment file listed at the top.

The 'Status' column represents the 'Level 3 validation'. If the file has been processed correctly, the 'Status' column will be populated with '**Download**'.

If the status field displays '**Failed**' then the file has not been successfully submitted. Click on 'Failed' to display the error message giving the reason for failure.

Click on 'Download' for the required file to produce your report.

To find out if you have run your assessment as a **test** open the '**assessment results**' file and go to the '**Summary**' worksheet which will show an indicator of '**Y**' or '**N**' against the test file.

Level 3 validation has occurred once this step has been completed.

Step 5   Search for your assessment file test results *continued*

You have now run your test and/or live assessment files through the automatic enrolment technology.

If you are reviewing a test file this is your opportunity to check that the assessment results meet your expectations. To compare your results against the automatic enrolment assessment file error guide please click here.

On the screen below you can see if the assessment file has been successfully processed. The 'errors' column represents the Level 4 validation. If the file has been processed correctly, the column will be populated with 'No'. If the errors field is set to 'Yes' then the file has not been successfully submitted. To review the member errors detected click on the '**Download**' button to view the error report.

Are you ready to proceed?

- You will need to resubmit your assessment file until there are no errors present. Once you have removed all errors you will be ready to submit a 'live assessment file'.

- The 'live assessment file' is the file of worker records that you will use to automatically enrol your workers via the automatic enrolment technology and generate member communications.

- Please note, you must not submit the live assessment file into the automatic enrolment technology until after you have passed your duties start date.

> **Important note**
>
> **Remember the importance of setting the 'Test file' button to 'Yes' against initial uploads.**
>
> **If levels 3 and 4 validation have been passed and the file is set to live, worker communications will be issued and cannot be intercepted.**

> **The Pensions Regulator has provided further information on what to do after you have completed the assessment, to link to their 'Having completed the assessment' guide please click here**

> **Level 4 validation has occurred once this step has been completed.**

Submit your live assessment file

Now that you have successfully tested your assessment file and removed all errors you are ready to run your live assessment.

To do this please re-complete every Step in Section 2 **selecting 'No' against the 'Test File?' field** on the Upload Employee file for assessment screen.

Please select the template you created during your testing process.

Submitting a successful live assessment file will generate and issue worker communications that cannot be intercepted. It is really important that you check the results, you should open them to check for New Joiners in that pay period even if it's showing that there are no errors.

As with the test file, it is always a good idea to download the assessment results to check that they meet your expectations. For example, ensuring that new joiners are handled appropriately.

Important notes
- **You must complete the submission of your live assessment file no later than six weeks after your duties start date.**
- **Shortly after you have completed the submission of your live assessment file, the automatic enrolment technology will begin issuing the appropriate communications to your workers.**

How to deal with 'late notified' workers

Late notified workers are commonplace in the payroll processing that most businesses undertake. A late notified worker is a worker who is not assessed in the pay reference period where their employment starts.

As an example, a worker is late notified if they;

1   Start service on 15/04

2   Miss the April payroll cut-off of 10/04

3   Are first uploaded to Aviva in the pay reference period 01/05 – 31/05

Our validation is set up to ensure each worker has a complete record from their employment start date. Our validation will reject worker records where their employment start date falls outside of the first payroll reference period in which their record appears. This error will be the main reason that level 4 validation will fail.

Where a late notified worker is identified the following steps can be used to set up a complete record. This will insert the individual's details in all pay reference periods between the latest pay reference period, e.g. the file that has most recently failed validation, and the pay reference period in which the worker commenced employment.

1   Review the assessment results file and identify late notified workers. This will be identified at level 4 validation in the errors column with the following error message Employment Start Date: New Employee Start Date Before Period Start Date or Employment Start Date: Late Employee Discovery Not Notified At Duties Start Date;

2   Create a separate late notified workers assessment file for each pay reference period;

3   Submit the late notified workers assessment file for each pay period from the workers employment start date up to the current pay period;

4   Allocate a unique payroll batch ref for each assessment input file in order to bring the worker record back in line. Where the pay reference period required is more than one pay reference period in the past, the payroll system needs to have a unique name otherwise the file will fail;

5   After creating and submitting a successful trail of late notified workers assessment files back to the workers employment start dates, resubmit the current pay period assessment input file with the now ex-late notified workers included. The effect of undertaking this action will be to bring the late notified workers back into step with the rest of the assessment file;

> If the late notified workers file is submitted more than six weeks after their employment start date no postponement will apply to that worker and they will be assessed and automatically enrolled as required by legislation.

Top tip

Late notified workers can be accommodated but it is worth noting the extra effort involved on each occasion. It may be worth considering whether your payroll processes can be reviewed and amended to avoid this situation occurring.

Section 5
Communicating with your workers

The service you have selected from Aviva provides communication to workers throughout the automatic enrolment process.

Aviva will start to communicate with your workers from the first assessment file provided after your duties start date.
We will provide information on both the automatic enrolment process and the pension scheme.

The table below gives the details of the three phases that we consider automatic enrolment communications to fall within.

Phase	Who	Description	Actions
Postponement	Aviva	Initial information to workers if you have chosen to delay assessment.	Aviva communicate with workers to inform them automatic enrolment will be starting soon.
Assessment	Aviva	When the worker is assessed to determine eligibility for automatic enrolment.	Aviva communicate with workers to inform them of their eligibility for automatic enrolment.
Welcome	Aviva	Shortly after the end of the opt-out period, after the first contribution has been invested.	Aviva send confirmation of the member's policy, along with information about investment options and any other online and offline services.

Aviva will communicate with workers and cover postponement, assessment and welcome stages via our automated system.

Your responsibilities for undelivered automatic enrolment letters and emails

Should worker communications be returned to Aviva, we will pass these communications to you as follows;

Emails: Where we can identify when a worker email address has failed, we will either send a copy of the email to the workers home address or send a copy of the email to your automatic enrollment administrator for them to forward to the worker on our behalf.

Letters: Where we can identify when a workers physical letter has not been delivered, we will either send a copy to the workers correct home address or send a copy via email to your automatic enrollment administrator for them to forward to the worker on our behalf.

eks   Duties   1 month   2 months   3 months   4 months
start date
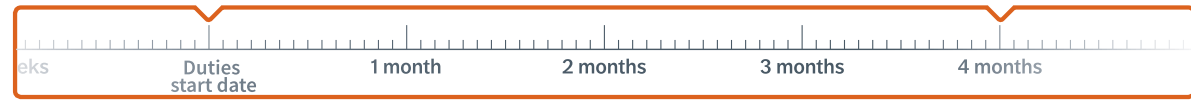
To assist you with identifying changes for your payroll a reporting function has been introduced to allow you to identify workers who have opted in, opted out or joined within a designated period.

This report will allow you to detect workers who you need to add or remove from your payroll contribution files. Those workers who we advise you as having opted out should be removed, whereas workers who have opted in or joined should be added.

You can run this report as frequently as needed for any time frame to the start of your scheme. Reports will only show the latest status for opt in, opt out or joining for each worker record supplied. If an opt in, opt out or joining is in progress, it will not be included in the report.

Any worker who has chosen to opt out and has had a contribution deducted, will need to be refunded in the next available pay period after they have opted out.

How to create your report

Data validation is triggered by clicking on 'Create' report with the following prompt messages:

If you enter the date in an incorrect format:

- **Please re-enter using the format DD/MM/YYYY**

If you enter the end date before the start date, you will be presented with:

- **You have entered an invalid date; please ensure the dates are in the correct order**

If you try to create a report without any filters selected, you will be presented with this message:

- **Please specify at least one filter (Opt-in, Opt-out or join).**

For additional information about opt in, opt out, joining and contractual enrolment provided by The Pensions Regulator.

- See document 6 for information on opt-out, joining and contractual joining

- See document 7 for information about opt-out

Opt-in, Opt-out and join report *continued*

In the 'Request report' panel, you can select the '**Opt-in, Opt-out and join**' report and date range required. This report allows you to select one or more filters to display workers who opt out, opt in and join within the reporting period. At least one filter must be selected or a prompt message will appear.

Once you have entered your data requirements please select '**Create**'.

When the status displays '**Download**' in the Report results panel, the report can be downloaded.
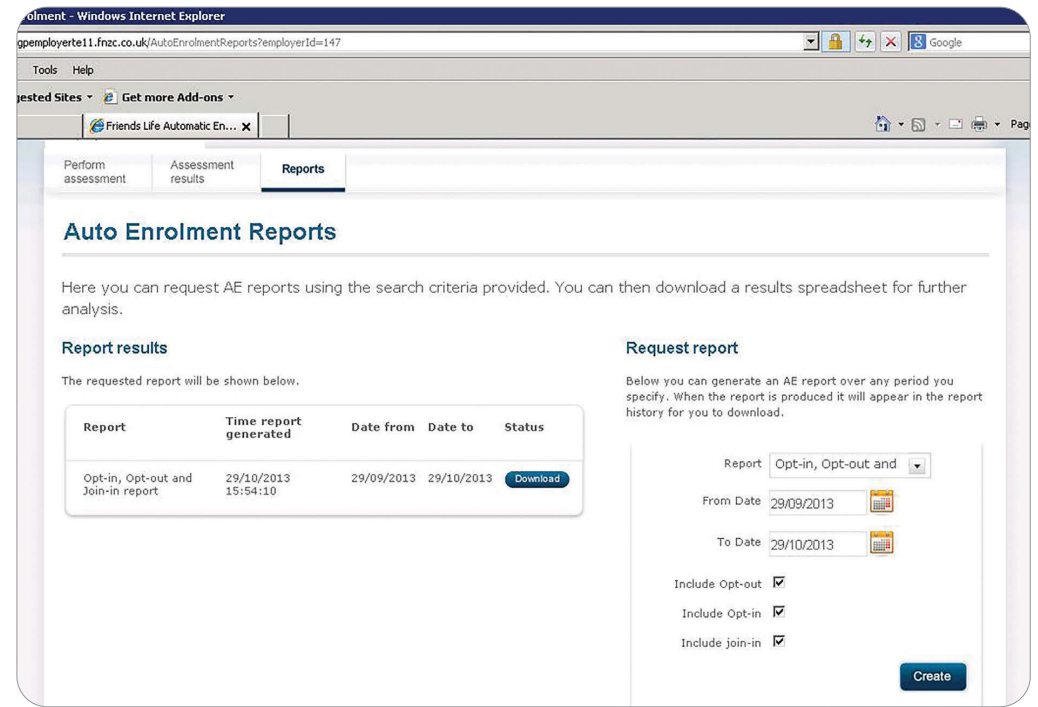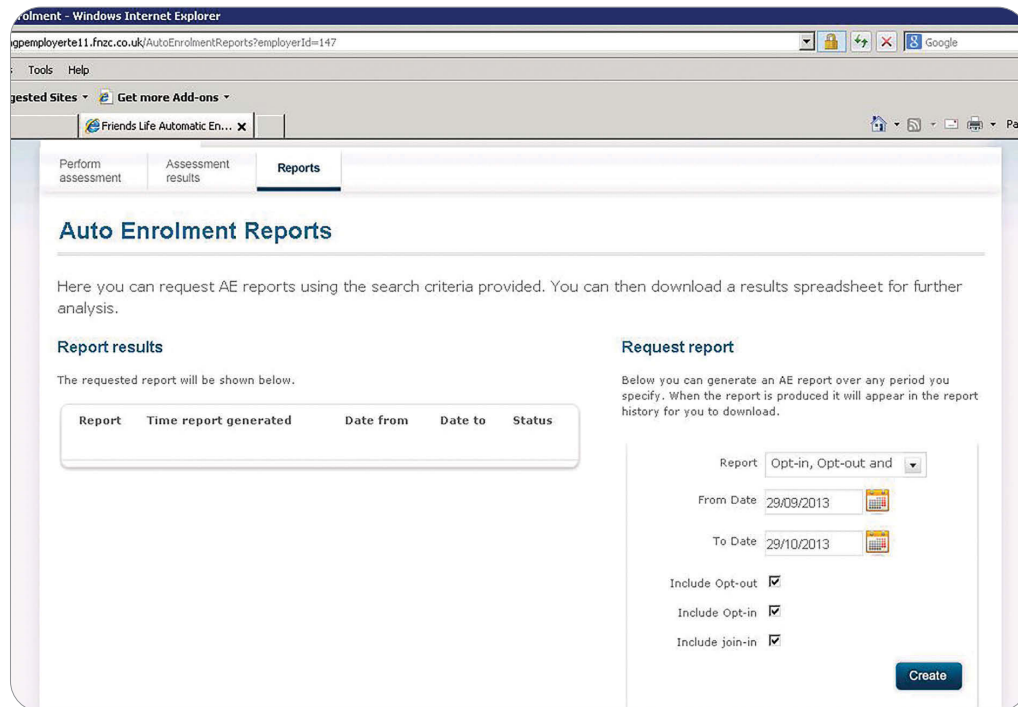
At the beginning of this guide it was noted that you would be given instructions on how to;

1 Test and load assessment files

2 Access the results

3 Assess and react to the results

4 Produce the Opt-in, Opt-out and join report

5 Automatically enrol your workers.

The successful end to end journey is shown in the diagram opposite.

Your last step before you repeat again for the next pay reference period, is to construct the contribution file and fund worker pensions to the correct levels, meeting your employer duties.
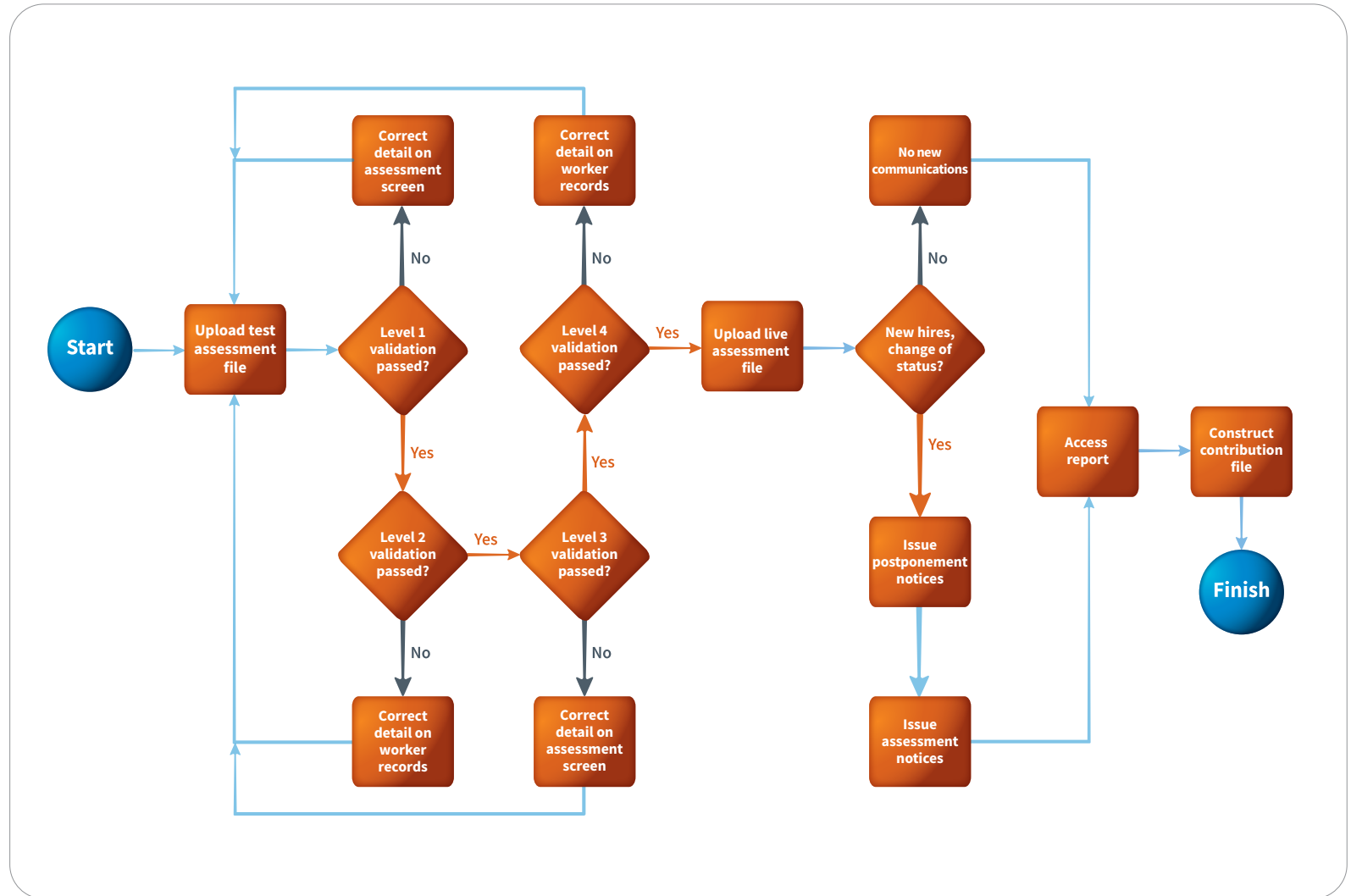
Your next steps *continued*

- To fully embed your automatic enrolment business processes, you will need to link the Opt-in, Opt-out and join report with the payroll contributions file.
- Following the end of the opt-out period Aviva will open a pension account for all worker records where;
  - The worker is a contractual joiner
  - The worker is categorised as an eligible jobholder and has not exercised their right to opt out
  - The worker is categorised as a non-eligible jobholder and has exercised their right to opt in
  - The worker is categorised as an entitled worker and has exercised their right to join

  You will receive an email detailing the new workers who are now due to have a contribution paid. This email will be sent when an account has been opened for the worker. Please be aware that you must not submit contributions for these workers before you receive the email; we will not be able to accept their contributions and they will be refunded.

- Any new workers included in the email should have contributions paid alongside your existing members into your Aviva pension scheme and in line with the contribution structure set up for your scheme.

- **Going forward no new workers should be set up using your existing process, for example e-serve; all new membership will be created by the automatic enrolment technology.**

- You are obliged to follow the relevant regulations to fund worker accounts to the legal minimum; this legal minimum may change from year to year. Where the legal minimum changes and affects your workers, you will need to arrange an increase in contributions.

How do members choose to join/opt In?

Members can opt in or join a the pension scheme at any time. To do this they need to fill in the opt in/join form (links can be found on the assessment communication, that are issued to all employees. There are certain limits of when a member can opt in or join a pension these are linked to their age, 16 to 74.

There are contribution limits for opt ins and there are limits on the number of times someone can opt in when they've opted out (i.e. employer only has to allow opt in once in every 12 month period – although they can allow more frequently if they wish.)

When does a new joiner need to be submitted for automatic enrolment?

Full automatic enrolment technology

To follow legislation, we require the submission file for the automatic enrolment technology to be submitted within six weeks of the members employment start date. This is to allow postponement (if selected) to be applied to the employee. If the submission files are not submitted within this time frame then this can cause immediate assessment for auto enrolment (as of the employment start date) to be applied.

What contributions do you need to make?

The Aviva automatic enrolment technology will provide a categorisation of all your workers and details of minimum contributions required. You will need to use this detail to understand the contributions your business will need to pay and the table below will help you in doing this.

	Eligible jobholders	Non-eligible jobholders	Entitled workers	Contractual joiners	Qualifying members of a qualifying scheme	Non qualifying members of a qualifying scheme
Who are they?	Workers who are: Age 22 – SPA* Working in the UK Earning above £10,000 per year	Workers who are: Age 16 – 74 Working in the UK Earnings above £6,240, but no more than £10,000 per year or Age 16 – 21 or SPA* – 74 Working in the UK Earnings above £10,000 per year	Workers who are: Age 16 – 74 Working in the UK Earnings of £6,240 a year or less	Workers entitled to a pension through their contract of employment	Workers already in a pension scheme with payroll contributions above the automatic enrolment minima	Workers already in a pension scheme with payroll below the automatic enrolment minima
Do I have to make contributions?	Yes if worker does nothing No if worker opts out	No if worker does nothing Yes if worker opts in	No if worker does nothing No if worker joins	If the contract of employment says so	To maintain qualifying status refer to categories: eligible jobholder, non-eligible jobholder and entitled worker	To make members qualifying refer to categories: eligible jobholder, non-eligible jobholder and entitled worker Alternatively, you can enrol workers into a different qualifying scheme

What contributions do you need to make? *continued*

	Eligible jobholders	Non-eligible jobholders	Entitled workers	Contractual joiners	Qualifying members of a qualifying scheme	Non qualifying members of a qualifying scheme
What's the minimum I have to pay? (The minimum value is based on the contribution basis set via the Initial Information Form)	This depends on the certification method you have chosen	This depends on the certification method you have chosen	Worker: the amount they choose You: nothing, your payment is discretionary	As agreed with your worker	See eligible jobholder, non-eligible jobholder or entitled worker	See eligible jobholder, non-eligible jobholder or entitled worker
How do the assessment results tell me if I need to make contributions?	Eligibility status = eligible Opt out period end date = <historic> Opt out date = <blank or earlier than opt in date>	Eligibility status = non eligible Opt in date = <populated and later than opt out date> Opt out date = <not populated> or <earlier than opt in date>	Eligibility status = Entitled Join date = <populated or later than opt out date> This information is found in the opt-in column.	N/A	See Eligible jobholder, non-eligible jobholder or entitled worker	See Eligible jobholder, non-eligible jobholder or entitled worker

* State Pension Age

Note: the information provided in this table relates to the 2023/2024 tax year.

Section 9
Take-on service process for previously assessed workers

The Aviva auto enrolment technology supports employer duties for your workers who have staged with other schemes. We can provide you with a solution where your workforce can be consolidated and your automatic enrolment duties simplified. Our take-on service will allow the amalgamation of all workers and preserve key worker dates in the automatic enrolment journey so far.

This section will outline how our take-on service works.

Once you have read this guide, you should be able to:

1 Understand what take-on data is required from the previous scheme.

2 Arrange for the take-on data to be supplied and processed.

The following diagram and table give more detail on how this will be achieved and the rest of this guide will go into further details.
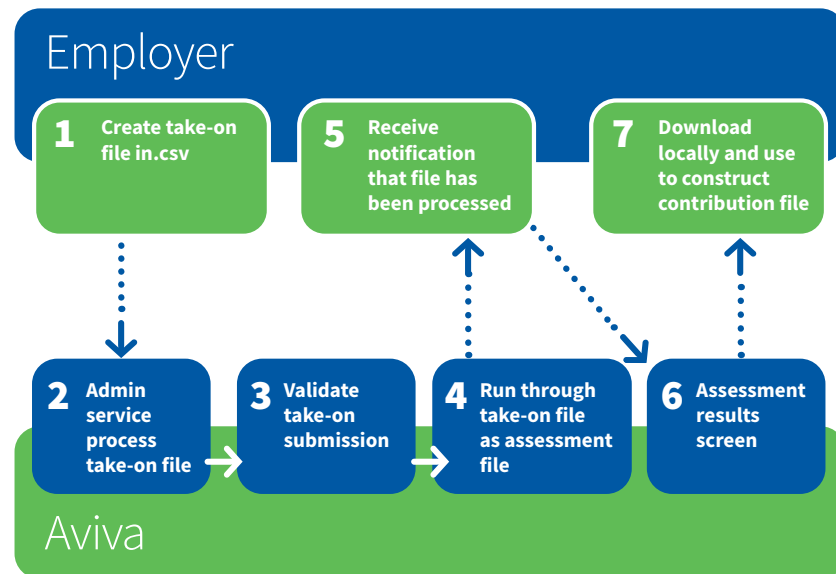
The take-on file is a method of adding new workers to your Aviva Pension Scheme who have been assessed elsewhere previously. The take-on function should be used when:

- You are transferring a worker from an alternative pension scheme to the Aviva scheme (e.g. where you used Nest for some workers who can become enrolled in the Aviva scheme at a later date).

- You previously used Aviva Pension for your automatic enrolment scheme but did not use our automatic enrolment technology to manage the process.

- If you need to separate your current workers into two or more employers for the purpose of business separation – this would require a new scheme to be set up as well.

Employer

1 Create take-on file in.csv

5 Receive notification that file has been processed

7 Download locally and use to construct contribution file

Aviva

2 Admin service process take-on file

3 Validate take-on submission

4 Run through take-on file as assessment file

6 Assessment results screen

Top Tips

Formatting the take-on service input file

- Value and percentage fields cannot be negative
- All currency numbers are rounded to two decimal places
- All currency fields are in GBP or '£' Sterling – prefixes and suffixes are not allowed in the data fields
- All date fields should be of the format dd/mm/yyyy
- All files must start at cell A1
- There can be no totally blank rows in a take-on service input file. If a blank row is encountered, all data below the blank row will be ignored
- The assessment input file for the next pay reference period to be assessed must be included with the take-on file.

Please click **here** to view an example of the 'take-on service file'.

Tips for submitting the take-on service input file

- All mandatory data must be present
- All files submitted need a unique batch reference number
- The file name cannot contain a '.' (full stop) other than before the file type suffix (i.e. '.xls' or '.csv')
- The pay date must fall within the pay reference period start and end date
- All workers, other than leavers, must be included in the take-on file. This includes members who have ceased contributions or declined to join the previous scheme
- Where a worker has committed actions which lead to both an opt-in and an opt-out date being present, please only include the date of the most recent action
- Where a data item is marked as 'conditionally mandatory' this means that you must provide the data item if one exists for that worker
- The preferred file format is .csv

Take-on service process requirements

		Employer	Aviva
1	**Create take-on file in .csv**	Data will need to be cleansed ahead of submission – see later section on data requirements. Data will need to be stored locally in .csv format. To process the file, you will forward on to Aviva via an agreed secure email method. Aviva will detail the format required for the take-on file. There is no flexibility in the data set, unlike the assessment submission file. You will need to pass across the relevant data for the assessment file submission screen in the body of the email to support Aviva running an assessment immediately after the take-on is completed. Details required are: 1 **pay ref period start date** 2 **pay ref period end date** 3 **payroll frequency** 4 **payroll system** 5 **payroll batch ref** 6 **period payment date** 7 **override function for postponement end date for one or both Duties start date/New employee and/or Eligible jobholder**	To process the file you will forward on to Aviva via an agreed secure email method. Aviva prefers an encrypted WinZip spreadsheet.
2	**Admin service process take-on file**		Aviva will process the take-on file through functionality that is only available to Aviva.
3	**Validate take-on submission**		Aviva will validate the submission and where errors are detected, details of the affected workers and details of the errors will be sent back to the employer by secure email.

Take-on service process requirements *continued*

		Employer	Aviva
4	**Run through take-on file as assessment file**		Aviva will immediately process the take-on file workers through the assessment process. This will allow you to access the latest status of their workers.
5	**Receive notification that file has been processed**	You will experience the take-on file worker records as 'standard' assessment file records (see Assessment results screen) in the above section.	When the post-take-on assessment processing is completed, you will be sent an email notification from Aviva.
6	**Assessment results screen**	You will need to access the assessment results and use them to detect who is eligible for funding under automatic enrolment and to what level, as per the standard assessment process.	
7	**Download locally and use to construct contribution file**	You will be responsible for using the detail to create contribution files that need to be uploaded. Aviva will provide details on the file of: (1) Who to pay (2) How much to pay (3) When to pay them	

Please click **here** to view an example of the 'Take-on service file'.

Take-on service process map and communication notices

```
                    Active Member
                    of Scheme?
```

Yes ← Active Member of Scheme? → **No**

Active Member of Scheme? → **6** → **In Postponement** ⋯ → **Assessment Process**

Yes:
Previously Assessed status → EJ / **4** NEJ / **5** EW

EJ → **1** Not Postponed ← ⋯ **2** Postponed

An Entitled Worker must apply to join the Aviva scheme, even if they had joined previous scheme

No:
Previous member? → **Yes** / **No**

Yes → Ceased membership / Opted out

No → **3** NEJ / EW

Open pension account   **Yes** / **No**

1 Eligible jobholder (EJ) assessment notice dispatched
2 Eligible jobholder (EJ) postponement notice dispatched
3 Non eligible jobholder (NEJ) assessment notice dispatched

4 Non eligible jobholder (NEJ) opt-in confirmation notice dispatched
5 Entitled worker (EW) assessment notice dispatched
6 Postponement notice dispatched

Cyclical automatic re-enrolment

Employers have a duty to re-enrol workers who have opted out of automatic enrolment or ceased active membership. This is known as 'cyclical automatic re-enrolment' and employers must do this every three years.

The table below shows the key differences between automatic enrolment (AE) and cyclical automatic re-enrolment (CARE).
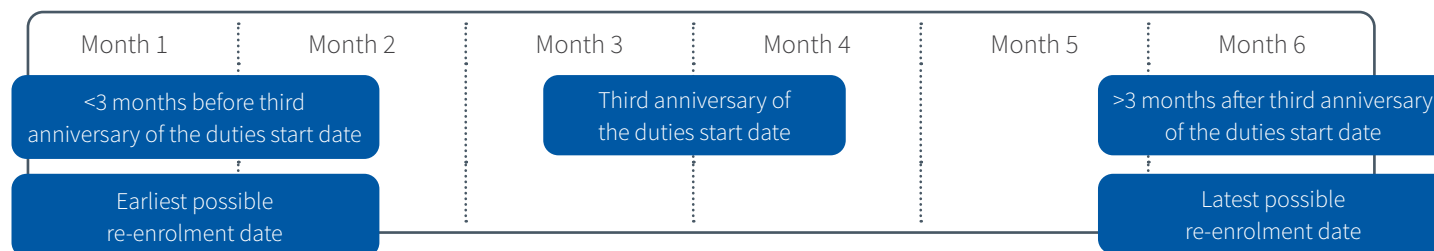
Automatic enrolment	Cyclical automatic re-enrolment
Applies to eligible jobholders	Applies to eligible jobholders *who already have an AE date with your company*
Postponement can be used	Postponement *cannot be used*
Assessment is required for all workers	Assessment is required for *workers who have opted out or ceased membership of a qualifying scheme*
Assessment process for AE is run by the employer in each pay reference period	Assessment process for re-enrolment is *separate to the usual assessment process for AE*

The Pensions Regulator has provided more information about re-enrolment. To access that information, click here.

Choosing the re-enrolment date

Your first re-enrolment date is the third anniversary of your duties start date (not the postponement date, if used). You can choose to change this to any date between three months before and three months after. Note that by 'months' the rules mean 'calendar months'.

Re-enrolment window

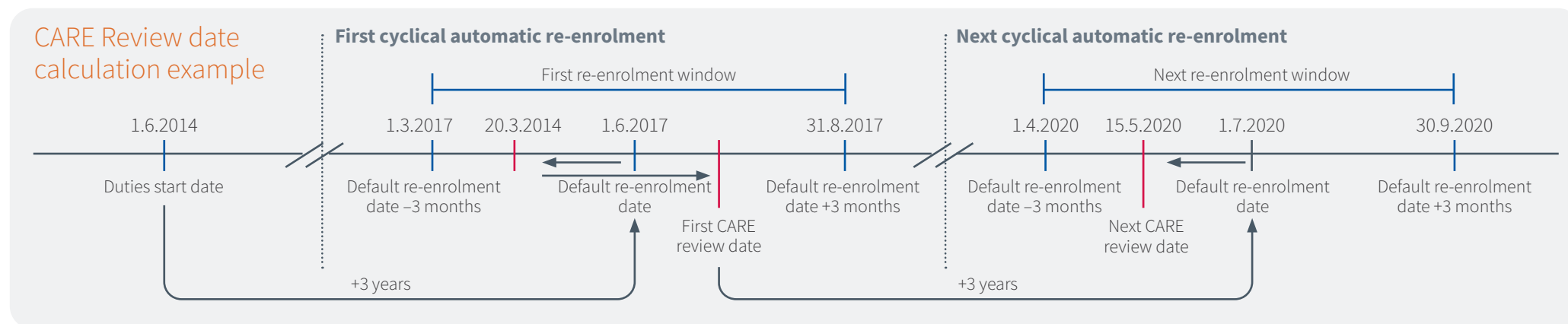| Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
<3 months before third anniversary of the duties start date		Third anniversary of the duties start date			>3 months after third anniversary of the duties start date
Earliest possible re-enrolment date					Latest possible re-enrolment date

We may remind you approximately 4 months before the default re-enrolment date. If you wish to change the date you must do this at least 2 weeks in advance. You can vary the re-enrolment date to tie in with any key dates you may use e.g. payroll.

On the following page is is an example of the how the re-enrolment date might work:

Cyclical automatic re-enrolment *continued*

CARE Review date calculation example

First cyclical automatic re-enrolment

First re-enrolment window

Next cyclical automatic re-enrolment

Next re-enrolment window

| 1.6.2014 | 1.3.2017 | 20.3.2014 | 1.6.2017 | 31.8.2017 | 1.4.2020 | 15.5.2020 | 1.7.2020 | 30.9.2020 |

Duties start date

Default re-enrolment date −3 months

Default re-enrolment date

First CARE review date

Default re-enrolment date +3 months

+3 years

Default re-enrolment date −3 months

Next CARE review date

Default re-enrolment date

+3 years

Default re-enrolment date +3 months

1 Employer 'ABC' had a duties start date 1.6.2014

2 The default re-enrolment date is calculated duties start date + 3 years

3 'ABC' can change their re-enrolment date to any date within the First Re-enrolment window. They can do this up until 14 days before the re-enrolment date

4 'ABC' changes their re-enrolment date to 20.3.2017 then later they change it again to 1.7.2017

5 The re-enrolment assessment is performed with the date 1.7.2017

6 As soon as the assessment is performed the next re-enrolment date is calculated for 3 years time

7 The CARE date is 3 years +/- 3 months from the DWP Duties start Date

Who needs to be re-enrolled?

In scope

The following workers need to be re-enrolled:

- Eligible jobholders who opted out
- Eligible jobholders who ceased membership after being enrolled
- Active members of a qualifying scheme on your duties start date, who then ceased membership
- Employees who were contractually enrolled and then ceased membership

The definition of 'ceased membership' includes members whose contributions have dropped to a level below the automatic enrolment minimum.

Cyclical automatic re-enrolment *continued*

Details

Please note the file that is loaded for CARE will also cover the processing for your usual AE assessment, there is no need to send this information over more than once for each worker.

Example

If your CARE date is 01/02/2020 and you have both calendar monthly and weekly payrolls your CARE reviews will be done when you load the following assessment files:

Calendar Monthly:

Assuming the payroll runs from start to the end of the month the CARE review will occur when the February assessment file is loaded for each worker. If you run multiple monthly files each one for the period 1st to 29th February will also include a CARE review. This also includes any supplementary files you process for that period on any late notified workers (although it is unlikely a supplementary file will have any workers that require re-enrolment).

Weekly:

The CARE review for the weekly payroll will occur when the assessment file that includes/crosses the CARE date is processed. If the weekly files run Sunday to Saturday this would be the weekly file for 31/01/2020 to 06/02/2020. If the payroll runs Monday to Sunday it would be 01/02/2020 to 07/02/2020 file.

Other Payroll Frequencies:

The same logic applies for all payroll frequencies you may have, the CARE review will occur simultaneously alongside the normal assessment when a payroll file is loaded for processing that includes the chosen CARE date.

A reminder will appear on screen when you process an assessment that will include a CARE review. This is explained further on page 47.

Re-enrolment data

The data required in the assessment file for re-enrolment is the same as you have already been providing. However, you may wish to exclude workers from this file that you wish to exclude from re-enrolment.

We are here to help employers through this process, however you are able to choose whether to automatically re-enrol any eligible jobholder who:

- has opted out or ceased active membership of a qualifying scheme at their own request within the 12 months preceding the automatic re-enrolment date

- was paid a winding up lump sum within the 12 months preceding the automatic re-enrolment date whilst in your employment, then left your employment but was subsequently re-employed by you

- is working a notice period (triggered by resignation, dismissal, redundancy or retirement) which started within 6 weeks after the automatic re-enrolment date

- you have reasonable grounds to believe has a form of HMRC protection, for example primary, enhanced or fixed, which would be impacted if contributions were to re-start

If you do not want the above categories of worker assessed you must exclude them from the assessment file in the pay reference period that re-enrolment takes place.
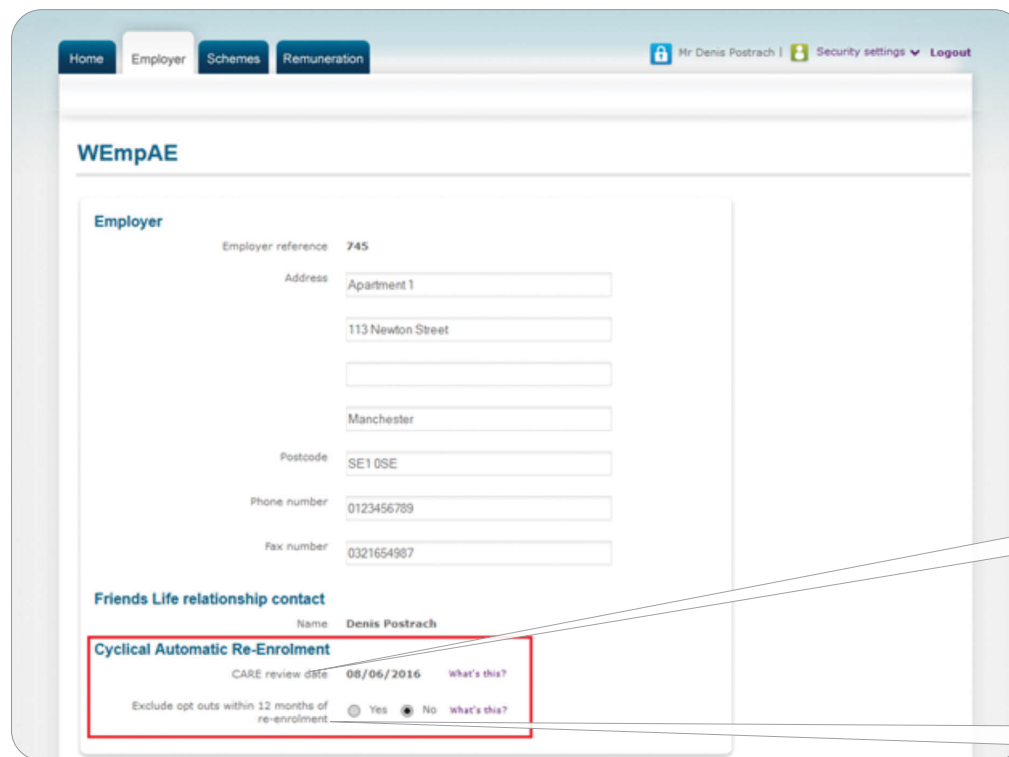
Our assessment tool can identify and exclude workers who have opted out within 12 months of the automatic re-enrolment date. If you would like us to assess this one category of worker for you then you can request for us to do online, as indicated in the diagram below.

Once uploaded our assessment tool will determine if the worker requires re-enrolment. The assessment file and data required is described in the 'Automatic enrolment assessment file user guide' a link can be found here.

Cyclical automatic re-enrolment *continued*

Get started online

You can log on to your Aviva Automatic Enrolment site and go to Employer tab.

You can view this information on this page. To change your default re-enrolment date contact Aviva.

Request the assessment identify and exclude workers who have opted out within 12 months the automatic re-enrolment date.

Cyclical automatic re-enrolment *continued*

Uploading the information

You can upload your assessment file via the 'Perform assessment' tab. When uploading the assessment file you can include both automatic enrolment and re-enrolment workers in the assessment file. If the scheme uses postponement, it will only apply to automatically enrolled workers. Postponement will not apply to re-enrolled members.

You are usually able to use the 'Override postponement end date' function when you upload your assessment file however, this function cannot be used at the re-enrolment date.

When employers input a pay reference period that includes the re-enrolment date, the system will warn that the file will be used for auto enrolment.

The override of postponement end date facility should not be used when loading an assessment file that contains re-enrolment workers.

As with your usual AE assessments, you can upload the file as a test and review the result before then uploading as a live assessment.

Cyclical automatic re-enrolment *continued*

Assessment Results

You can access the existing Assessment Results Report via the Assessment Results tab, this process is described in Step 5 on page 10. The report will have a new column in on the right hand side to show you which workers will be re-enrolled.

Waiting period end date	Assessed Scheme Number	Assessed Member category	Enrol into FRA Y/N	Opt out period start date	Opt out period end date	Member join date (active membership	Salary sacrifice AVC indicator	Employer additional cont %	Employer additional cont amount	Employee AVC %	Employee AVC amount	Silent rejoiner Y/N	RejoinerY/N	Re-enrolled	Error description
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2			Y	
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2			Y	
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2			Y	
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2				
			TRUE					0	0	52.1	85.2				

Yes

'Re-enrolled' value of 'Y' the employee is being re-enrolled as an eligible jobholder

No

'Re-enrolled' value of 'N' and 'Eligibility status' is not "ELIGIBLE" (i.e. will contain "NON_ELIGIBLE" or "ENTITLED") the employee was considered for re-enrolment but not identified as an eligible jobholder

Blank

'Re-enrolled' value of 'blank' if the employee is not being considered for cyclical automatic re-enrolment (in other words a normal AE record) cyclical automatic re-enrolment on the instruction of the employer

Cyclical automatic re-enrolment *continued*

Member Communications

The first time the workers may become aware of automatic re-enrolment is when they get a deduction from their pay so it is important to tell them in advance. Workers who meet the criteria for re-enrolment will receive an eligible jobholder notice that makes reference to re-enrolment, a section of this can be seen below. The letter will also detail how members can opt out of the re-enrolment.

Opting out

Once employers have automatically re-enrolled eligible staff, they remain in the scheme unless they choose to opt out or cease membership. There is a one-month window in which staff can opt out following their re-enrolment. This follows the same process as automatic enrolment.

Re-declaration of compliance

Employers deadline to re-declare compliance will depend on whether employers have any eligible staff to re-enrol on the re-enrolment date.

If employers have eligible staff to automatically re-enrol, they must complete the re-declaration of compliance within two months of the selected re-enrolment date. If employers don't have any eligible staff to re-enrol, the re-declaration deadline date will be the day before the third anniversary of the original declaration of compliance. Please see the link to The Pensions Regulator website where employers can make re-declaration of compliance.

Next steps following re-enrolment

The next steps following re-enrolment are the same as normal. You will need to link the opt-in, opt-out and join report with the payroll contributions file. Following the end of the opt out period you will need to submit a payroll contributions file including contributions for re-enrolled workers.

Workers who do not want to opt-out but want to reduce their contributions

Workers who met the criteria for an eligible jobholder whose contributions were below the AE minimum levels (as defined by the Pensions Regulator) will be re-enrolled and will need to have the contributions increased. If workers do not wish to pay the increased amount, they will need to arrange this directly with you. You will need to reflect the correct contribution levels for each worker in the payroll contributions file as Aviva are unable to vary contributions on their behalf.

What do you need to do to get ready for automatic enrolment?

You should know your duties start date and read the employer leaflets on the Pensions Regulator's website, as well as Aviva's guides. You should also analyse your workforce and estimate the costs of automatic enrolment, which will vary depending on the contribution strategy (e.g. minimum or existing contribution profile).

What are the penalties for non compliance?

The Pensions Regulator has the ability to impose penalty notices if you do not comply with your new duties. These include:

- Escalating penalty notices if you have sought financial gain through avoiding your obligations. Daily fines of varying amounts, depend on the size of your company.

- Fixed penalty notices if you fail to respond to a warning from TPR.

- Prohibited recruitment conduct penalty notices, if you are charged with screening job applicants for their intention to join the pension scheme. Daily fines of varying amounts, depend on the size of your company.

How are part-time workers affected?

Part-time workers with more than one job will have their earnings assessed against the automatic enrolment criteria on an individual employer basis (i.e. employers will not have to take into account any other employment).

The assessment criteria will be the same as for full-time staff, based on earnings in each pay period. If a part time worker earns above the relevant proportion of the earnings trigger in a pay period they will be eligible to be automatically enrolled.

If a scheme has a probation period before allowing members to join the scheme, is this affected by automatic enrolment?

Employers have the option of postponing the assessment of workers for a period of up to three months where they are using the National Employment Savings Trust (NEST), defined contribution (DC) or defined benefit (DB) schemes. Employers who are using a DB scheme may be able to postpone for a longer period and should contact their adviser if they are interested in this.

All jobholders will have the ability to opt in to the pension scheme during this postponement period and unless they are an entitled worker (earning less than the contribution threshold), they will be eligible to receive an employer contribution.

Will automatically enrolled workers be able to choose their own investment funds?

Yes. A default investment solution must be in place. However, members will be able to choose from the range of funds offered by the scheme should they not wish to remain in the default.

How do members opt out?

Once a worker has been automatically enrolled into a qualifying pension scheme, they have the option to opt out. Aviva will provide them with the pension scheme information so they can make an informed decision about opting out of the scheme based on the assessment file information provided by you.

> **Further information on what happens if you don't comply can be found on the Pensions Regulator's website:**
>
> **thepensionsregulator.gov.uk**

Appendices

Appendix A

Please click here to view the 'Automatic enrolment assessment file user guide'.

Appendix B

Please click here to view an example of an Assessment file

Appendix C

Please click here to view the 'Automatic enrolment assessment file results example'.

Appendix D

Please click here to view the 'Automatic enrolment assessment file error guide'.

Appendix E

Please click here to view the 'Automatic enrolment take-on file service data requirements guide'.

Appendix F

Please click here to view 'Automatic enrolment take-on file example'.

This guide is subject to change by Aviva. When this happens, Aviva shall make updated versions available to employers and/or trustees using the Aviva automatic enrolment technology.

Need this in a different format?

Please get in touch if you'd prefer this brochure (**NG08084**) in large print, braille, or as audio.

📞 0800 068 6800

@ contactus@aviva.com

Calls to and from Aviva may be monitored and/or recorded.

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