

Guide to NEST's employer notices

Statutory information to help you meet
your employer duties

Contents

➤ Introduction	4
➤ About the terms we use	6
➤ Part 1: From your staging date	15
Decision trees:	
A From staging date - start here	16
BA Standard route - No waiting period	17
B Tailored route - No waiting period	18
C1 Standard route - Step 1: Waiting period starts	19
C2 Standard route - Step 2: Waiting period ends	20
D1 Tailored route - Step 1: Waiting period starts	21
D2 Tailored route - Step 2: Waiting period ends	22
➤ Part 2: After your staging date or as workers become eligible	23
Decision trees:	
E Employing a new worker - start here	24
FA Standard route - No waiting period	25
F Tailored route - No waiting period	26
G Standard route - Waiting period starts	27
H Tailored route - Waiting period starts	28
I Automatically enrolling a worker who's become an eligible jobholder - start here	29
J Standard route - No waiting period	30
K Standard route - Waiting period starts	31
L Three-year re-enrolment	32
➤ Part 3: Using our templates	33
How to use our templates	34
When to use our templates	37
Table of employer notices	38

Introduction

Telling your workers about their new rights

Workplace pensions law has changed, which means you'll need to give your workers access to a workplace pension scheme that meets certain legal standards.

You're also required by law to inform all your workers in writing about their new rights at the appropriate time. You need to do this for all your workers, whether they qualify for auto enrolment into a workplace pension scheme or not. The only exception to this is workers already enrolled in a qualifying pension scheme.

Our employer notices

In our **Employer notice templates** (DOC) we've created a range of letters that cover the different types of notice you may need to send to the workers in your organisation.

We've designed these to make it easier for you to tell your workers about the workplace pension arrangements you've made. The aim is to help you to meet your legal duty to let all your workers know about what it means for them.

Before you send the employer notices you'll still need to add in the details that are specific to your organisation and workers. To make it easier for you to add and edit your own information, we've provided the employer notices in a separate Microsoft Word document format.

These notices can only be used in their current form if you're using NEST as your sole scheme for workers who are not already in a different qualifying scheme.

If you're not using NEST at all, you shouldn't use these notices.

Once you've added the necessary information, you can either print the notices out to send them as letters, or you can save them electronically and send them as emails. Whichever way you do it, they must be sent to each worker personally, that is, to their personal email or postal address.

You don't have to use our employer notices if you don't want to. You can write your own if you prefer. To make this easier we've highlighted the information in our templates that's optional and isn't required by law. That way, you'll know what information we think you should include if you write your own employer notices.

Whether you write your own notices or use our templates, it's your responsibility to make sure they contain all the information the law requires you to include and that the statements and dates are correct.

Employer decision trees

Our decision tree diagrams aim to help you understand which employer notices you need to send to your workers and what information you must include, depending on your specific circumstances.

From April 2015, new rules from the Department for Work and Pensions (DWP) have simplified the information you need to give your workforce about auto enrolment. To meet these simplified rules you can follow our standard route decision trees.

Alternatively, you can use our tailored route decision trees to offer your workers more than just the minimum required information. Your employees may find these more helpful for understanding how the auto enrolment process affects them.

How to use this pack

This pack is split into three parts. The first two parts are made up of decision trees to help you understand which employer notices you need to send to which workers at which time.

Part one is specifically for employers who are telling their workers about their workplace pension arrangements at their staging date. This is the date that their employer duties begin.

You can find more information about when your staging date is likely to be on [The Pensions Regulator website](#).

Part two is for employers who are telling their workers about their workplace pension arrangements:

- after their staging date, or
- at their three year re-enrolment date, or
- as and when their workers opt in or become eligible for auto enrolment.

Part three contains information on how and when to use our employer notice templates.

When you're ready to start creating your notices, you'll need to go to our [Employer notice templates](#) (DOC). These are in a separate Microsoft Word document to make it easier for you to copy and edit the content.

About the terms we use

This section will help you understand the terms we use in the decision trees included in this pack and in our employer notice templates.

Assessing your workforce

This means working out which types of workers you have in your organisation and which information you're required to give them.

Broadly speaking there are three main things you need to think about when you assess your workforce. These are:

- their age
- their earnings
- whether or not they're working, or they ordinarily work, in the UK.

The earnings figures that we use in the notices to explain how different types of workers are identified, are yearly figures. However, you'll need to adjust these when you carry out the actual assessment of your workforce to reflect the frequency of your pay cycle.

Types of workers

Eligible jobholders are:

- aged at least 22 but under State Pension age
- working, or ordinarily work, in the UK
- earning more than £10,000.

Eligible jobholders are eligible for auto enrolment into a scheme that meets certain legal standards if they're not already members of a qualifying scheme.

Non-eligible jobholders are:

- aged at least 16 but under 75
- working, or ordinarily work, in the UK
- earning more than £5,876, but not more than £10,000.

or

- aged at least 16 but under 22, or at least State Pension age and under 75
- working, or ordinarily work, in the UK
- earning more than £10,000.

Non-eligible jobholders aren't eligible for auto enrolment but can choose to opt in to a pension scheme that meets certain legal standards, if they're not already a member of a qualifying scheme. If they opt in they're eligible for employer contributions.

Workers without qualifying earnings are:

- aged at least 16 but under 75
- working, or ordinarily work, in the UK
- earning £5,876 or less.

Workers without qualifying earnings can ask to become a member of a workplace pension scheme such as NEST. This is only if they're not already members of a workplace pension scheme. There's no duty for you to make employer contributions.

Workers without qualifying earnings are sometimes referred to as 'entitled workers'.

No employer duty

'No employer duty' or 'no duty', simply means that the new pension duties don't require you to enrol some workers into a qualifying pension scheme or make contributions for them.

An example of this is that employers have no duty to enrol workers who are under the age of 16 or those who are aged 75 or over.

Workers you can choose to exclude

Workers you can exclude completely:

- workers who have given you notice to terminate their employment
- workers who you have given notice to terminate their employment
- workers who received a winding-up lump sum from another workplace pension scheme in certain circumstances in the last 12 months
- workers who are company directors
- workers who are partners in limited liability partnerships (LLPs).

Eligible jobholders you can decide not to automatically enrol:

- eligible jobholders who have been members of a qualifying workplace pension scheme and voluntarily left that scheme in the 12 months before you assess them
- eligible jobholders who you have reason to believe may have pensions tax protection, including primary protection, enhanced protection, fixed protection 2012, fixed protection 2014, individual protection 2014, fixed protection 2016 and individual protection 2016.

If you decide not to automatically enrol eligible jobholders you'll need to treat them as though they were non-eligible jobholders with the right to opt in. That means you'll need to send them the same employer notices as other non-eligible jobholders.

When you're re-enrolling eligible jobholders at your re-enrolment date the same exclusions will apply. However, you don't have to treat them as though they were non-eligible jobholders with the right to opt in.

Communicating with workers already in a qualifying scheme

Some or all of your workers may be a member of a qualifying pension scheme that you already provide. You don't need to let these workers know about the new duties. Although it doesn't directly affect them, you may still want to make them aware of auto enrolment.

If you do want to let them know, you'll need to decide whether to send separate letters to these workers. If you do, you can include reference to them on the letters you send out to everyone.

Statutory information

Once you've carried out your assessment of your workers you can find out what information you need to give them. The information you're required by law to provide depends on the category of worker they are.

There are separate requirements depending on whether the worker is:

- an eligible jobholder
- a non-eligible jobholder
- a worker without qualifying earnings
- an active member of an existing qualifying scheme.

The information you need to give your workers tells them about their rights. New rules from April 2015 have simplified the information you need to provide. To meet these new rules you can follow our standard route decision trees. If you prefer, you can offer your workers more than just the minimum required information by following our tailored route decision trees. Your workers may find these more helpful to understand how the auto enrolment process affects them.

We ask you to confirm that you've sent the minimum required information to each worker before you enrol them in NEST. Their membership can begin once you've done this and we've sent them a member welcome pack.

Waiting periods

A waiting period allows you to postpone the date you automatically enrol your workers into NEST.

From the date your employer duties first apply to you - your staging date - you normally have six weeks to automatically enrol your workers. This includes enrolling individual workers who've started working for you after your staging date, or who've become eligible for auto enrolment once your staging date has passed.

Applying a waiting period means you can postpone the date you must automatically enrol your workers by up to three months. You might choose to do this if you want to match the date you automatically enrol all your workers with the date you run your payroll. Or you might want to postpone enrolling individual workers who've just joined your organisation to align their auto enrolment with the end of any probationary period they're in.

The final day of any waiting period you apply can be no later than:

- three months after the date your employer duties start, or
- three months after an eligible jobholder's first day of employment, or
- three months after a worker first becomes eligible for automatic enrolment.

You won't be able to apply a waiting period if you're re-enrolling workers, for example, if they opted out three years ago and are still eligible for auto enrolment. See more about this under re-enrolment.

Statutory information if you're using a waiting period

If you use a waiting period, you can choose to send a standard notice to all workers at first and send additional statutory information to relevant workers at a later date. You'll need to send this additional information to workers who are eligible jobholders on their auto enrolment dates, or who opt in or ask to join.

If your waiting period is short, you may be able to send the statutory information to eligible jobholders at the beginning, when you inform them of the waiting period. That way you could complete all the information requirements in one go so there's no need to send out two sets of notices. This could be particularly useful if you're using a short waiting period of less than a month to align auto enrolment dates to the start of your payroll periods.

Opting in during a waiting period

If you decide to use a waiting period, your workers can still opt in before your postponed auto enrolment date, if they're eligible.

During a waiting period eligible jobholders and non-eligible jobholders who've decided to opt in to the scheme are entitled to employer contributions from you from the time they opt in. This means they'll get employer contributions from you earlier. If they're making contributions they'll have to start contributing earlier too.

Workers without qualifying earnings can also choose to join NEST during a waiting period but they're not entitled to employer contributions, and they must ask to be enrolled.

Standard and tailored notices

We've created two versions of some of our employer notices. It's up to you which versions you want to use.

Standard notices

These can be used to provide the minimum information required by law to your workers. Using them can reduce the number of different letters you need to send.

You should use standard notices if you want to make use of the new, simplified auto enrolment rules. Using standard notices can also mean that you don't need to separate your workers into categories at the beginning of a waiting period, if you use one. Remember, you'll still have to identify some categories of workers at the end of the waiting period.

Standard notices can be used at your staging date or when a worker is first employed.

You'll have to use standard notices for workers who first become eligible jobholders after your staging date and the date they're first employed.

Tailored notices

These provide information designed specifically for each category of worker, which means they won't have to work out what category they're in. Some of these notices provide more than the minimum information required by workplace pension law. Your workers might find this additional information helpful for understanding their new pension rights.

You should use tailored notices if you want to provide information that's specific to the categories of workers in your organisation. Tailored notices can be used at your staging date or when a worker is first employed or becomes eligible for auto enrolment.

If you have a short waiting period, you might be able to save time by combining the statutory information with a tailored notice. See *Decision tree D1* for more on this.

Three-year re-enrolment

Approximately every three years you'll need to re-enrol any eligible workers who aren't in a qualifying scheme. The workers you'll need to reassess for re-enrolment are those who have:

- stopped making contributions, or
- opted out, without having since opted back in.

You don't have to include any workers who have done either of these things within the 12 months prior to your re-enrolment date, although you can include them if you want to.

Your re-enrolment date is a date you choose within a six month window, which starts three months before the third anniversary of your staging date and ends three months after. You can't use a postponement period for re-enrolment.

You'll need to repeat the re-enrolment process within the three months up to and after the third anniversary of your last re-enrolment date. Find more information about what you need to do in our online [help centre](#) and detailed guidance on re-enrolment on [The Pensions Regulator's website](#).

You can use *Employer notice 1R* to let workers know that they're being re-enrolled.

Earnings bases

The amount of income that's used to calculate how much goes into a member's retirement pot is called 'pensionable earnings' or an 'earnings basis'.

You can choose from a number of different ways to define the earnings basis for your workers, as long as the contribution amounts you end up with at least match the legal minimums based on qualifying earnings, explained below.

These are the earnings bases you can use with NEST:

- Qualifying earnings
- Tier 1 certification pensionable earnings
- Tier 2 certification pensionable earnings
- Tier 3 certification total pay
- Custom – your own choice.

Qualifying earnings basis

One way of calculating pensionable earnings is to base it on what's known as qualifying earnings.

Qualifying earnings are those that fall within a set band. For the 2017/18 tax year this band of earnings is anything over £5,876 and up to and including £45,000. So an individual worker's qualifying earnings are their earnings that fall into this band.

Qualifying earnings include a worker's salary, wages, overtime, bonuses and commission, as well as statutory sick, maternity, paternity or adoption pay.

By 2018* minimum contributions based on qualifying earnings will be 8 per cent of qualifying earnings, of which the employer must pay at least 3 per cent.

You don't have to use the qualifying earnings definition for your workers if you don't want to. As long as you end up with contribution amounts that at least match the legal minimums, based on qualifying earnings, that's fine.

Another option is to choose certification.

Certification

Certification allows you to use an earnings basis other than qualifying earnings, in order to calculate your minimum contributions. You may have already chosen one of the certification options, for example, by applying a percentage or contribution level to a worker's basic pay, rather than pay that includes commission and bonuses and is based on a band of earnings.

There are three options within certification. These are explained below:

Tier 1 certification – This is based on earnings equal to or more than a worker's basic pay. Basic pay is defined as a worker's gross earnings, including holiday pay and statutory benefits, but not including commission, bonuses, shift allowance, overtime or any other similar allowance. You can decide whether to include any of these other elements in this definition of earnings if you want to. By 2018* minimum contributions for Tier 1 certification will be 9 per cent of earnings, of which the employer must pay at least 4 per cent.

Tier 2 certification – This must be based on earnings at least equal to basic pay and must be at least 85 per cent of total pay. This 85 per cent rule applies to the total earnings of all the workers you're using Tier 2 certification for. By 2018* minimum contributions for Tier 2 certification will be 8 per cent of earnings, of which the employer must pay at least 3 per cent.

Tier 3 certification – This is earnings based on the worker's total pay. Total pay includes everything paid to a worker in respect of their employment, including basic pay, commission, bonuses, shift allowances and statutory sick, maternity, paternity or adoption pay, with some very limited exceptions. By 2018* minimum contributions for Tier 3 certification will be 7 per cent of earnings, of which the employer must pay at least 3 per cent.

Custom earnings basis

Using a Custom earnings basis allows you to calculate your contributions based on any other method that's convenient for you, as long as you make sure that your contributions meet the legal minimums based on qualifying earnings. It's your responsibility to make sure your contributions at least match the minimums set out in legislation.

*The dates for the increases are due to change to April 2018 and April 2019, subject to parliamentary approval.

Minimum contribution levels

The table below shows the minimum contribution levels for qualifying earnings and certification earnings bases. These levels will increase gradually from 2012.

Earnings basis	Minimum contributions		
	from October 2012	from 6 April 2018	from 6 April 2019
Qualifying earnings	2% at least 1% to be paid by employer	5% at least 2% to be paid by employer	8% at least 3% to be paid by employer
Tier 1	3% at least 2% to be paid by employer	6% at least 3% to be paid by employer	9% at least 4% to be paid by employer
Tier 2	2% at least 1% to be paid by employer	5% at least 2% to be paid by employer	8% at least 3% to be paid by employer
Tier 3	2% at least 1% to be paid by employer	5% at least 2% to be paid by employer	7% at least 3% to be paid by employer
Custom	Minimum contributions must at least meet what would be paid under qualifying earnings		

Opting out or stopping contributions

After being enrolled, some members who decide they don't want to use NEST can opt out. They can only do this during the opt-out period which usually lasts for one month. For NEST members, this starts three working days after they're enrolled.

You will need to give members who opt out a refund of any contributions they've already made during the opt-out period. We will then refund that money to you.

The following workers can opt out: Eligible jobholders and non-eligible jobholders.

The following workers can't opt out: Workers without qualifying earnings.

All members of NEST have the option to stop or take a break from contributing later on. All they need to do is tell NEST or you that they want to stop or take a break from making contributions. Any contributions they've made so far will stay in their retirement pot.

Is working, or ordinarily works, in the UK

You need to establish whether your workers are working, or ordinarily work, in the UK. If for example they work outside the UK and are subject to the social and labour laws of a European Economic Area (EEA) country other than the UK, you have no duty to enrol them into an occupational pension scheme or make contributions for them.

You can find detailed guidance by visiting TPR's website thepensionsregulator.gov.uk/employers/detailed-guidance.aspx

Tax relief from the government on member contributions

If members are eligible for tax relief, for every 80p they contribute to their retirement pot they'd currently get an extra 20p added from the government.

If they don't pay tax they'll still receive tax relief on £3,600 of their contributions in a tax year.

This will only be if either:

- they're a resident in the UK at some point during that tax year
- they're a resident in the UK at some point during the five years immediately before the current tax year and when they joined NEST.

If the member is a higher rate tax payer they could get more tax relief but they'll need to claim this themselves from HMRC and it won't be added to their retirement pot.

In order to claim tax relief from the government on a member's contributions NEST needs to have their National Insurance number. You'll need to give this to us.

For more information on what you need to tell your workers, visit: thepensionsregulator.gov.uk/docs/detailed-guidance-10.pdf

Part I

Find the right employer notices to send from your staging date

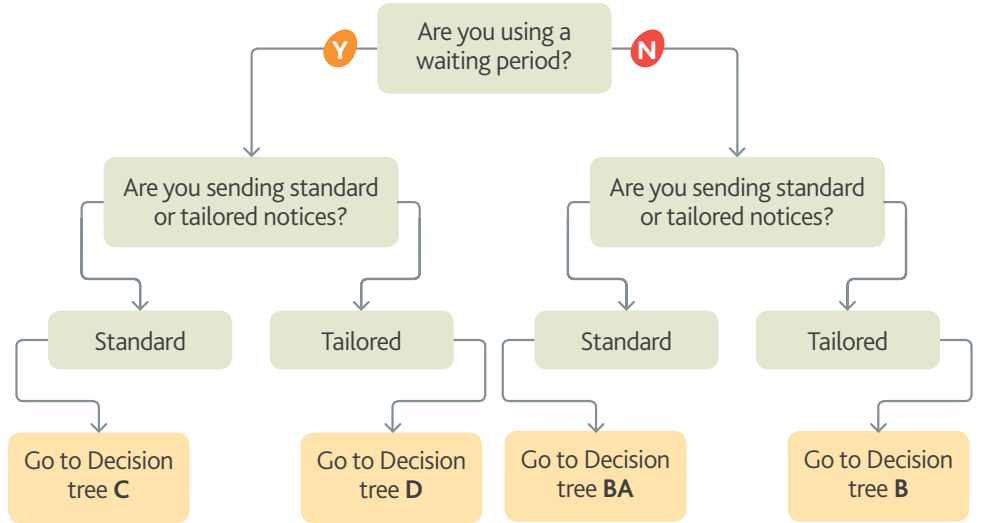


From staging date

Decision tree



Start here



Which notices should you use?

Standard notices can be used to provide only the minimum information required by law to your workers. Using them can reduce the number of different letters you need to send.

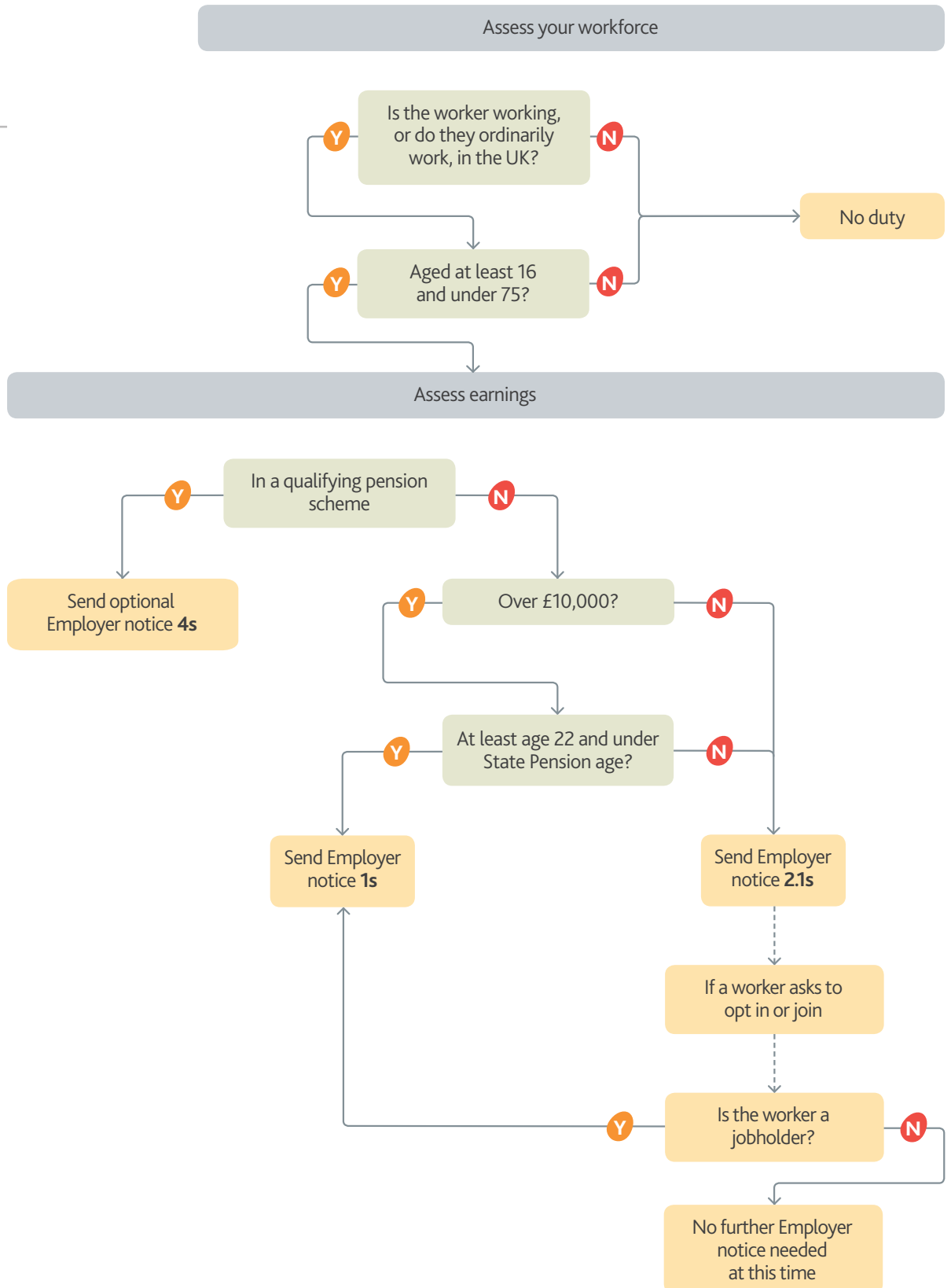
Tailored notices provide information designed specifically for each category of worker. Some of these notices provide more than the minimum information required by workplace pension law. Your workers might find this additional information helpful to understand their new pension rights.

Standard route

Decision tree

BA

No waiting period

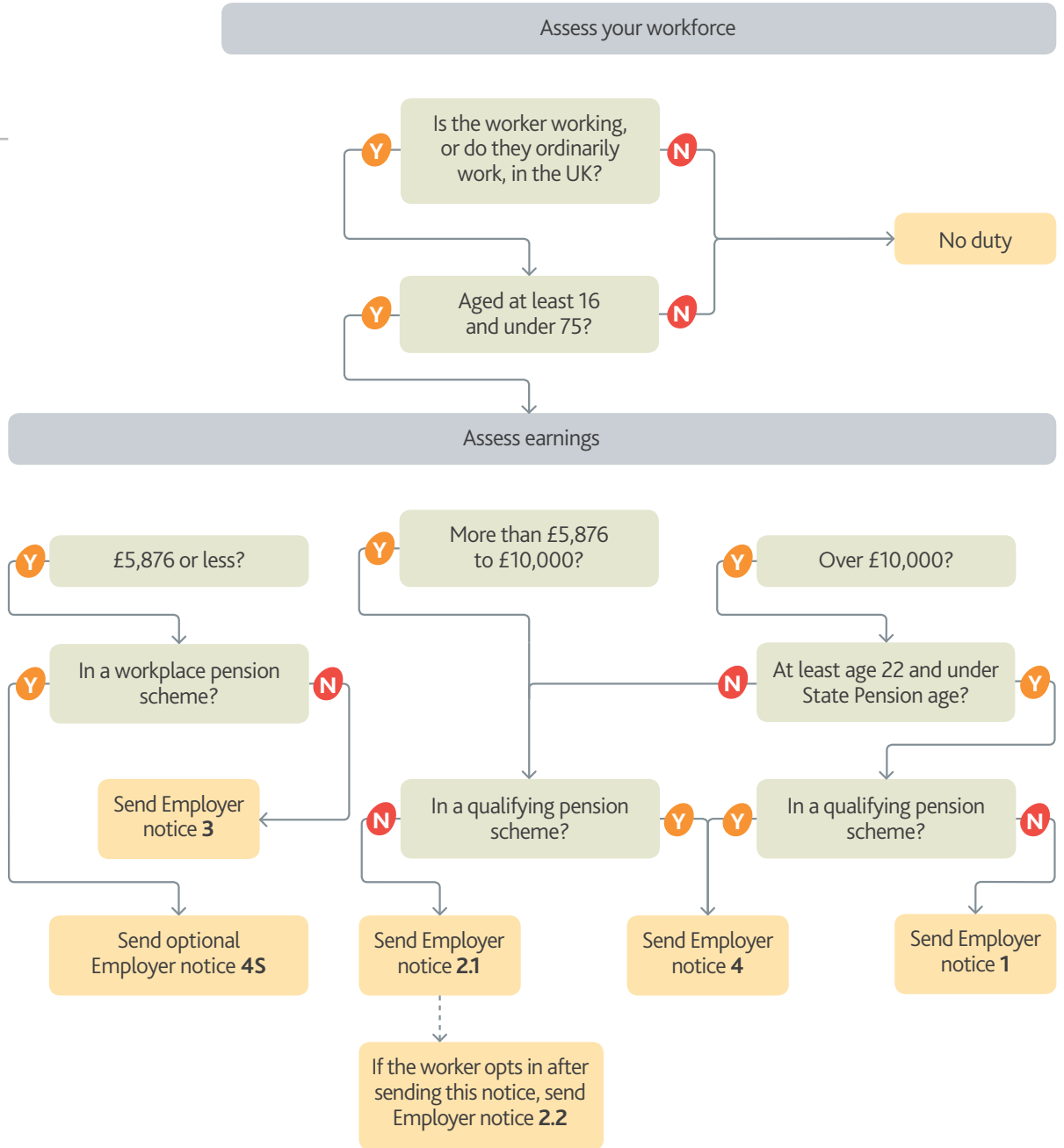


Tailored route

Decision tree

B

No waiting period



Standard route – step 1

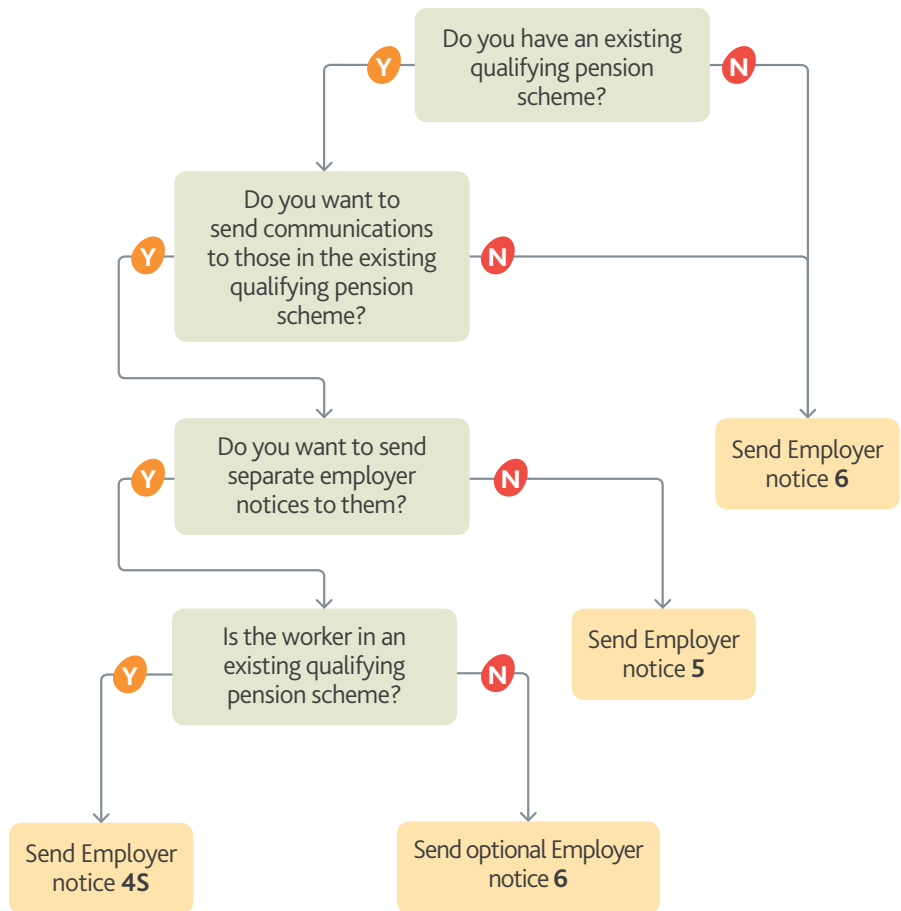
Decision tree

C₁



At the end of the waiting period go to Decision tree C2.

Waiting period starts



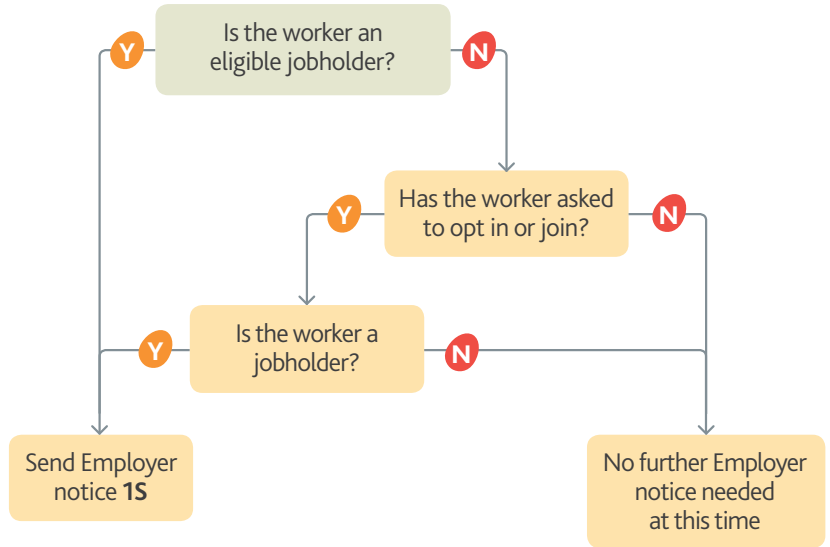
Standard route – step 2

Decision tree

C₂

Waiting period ends

Assess at end of waiting period



Tailored route – step 1

Decision tree

D1



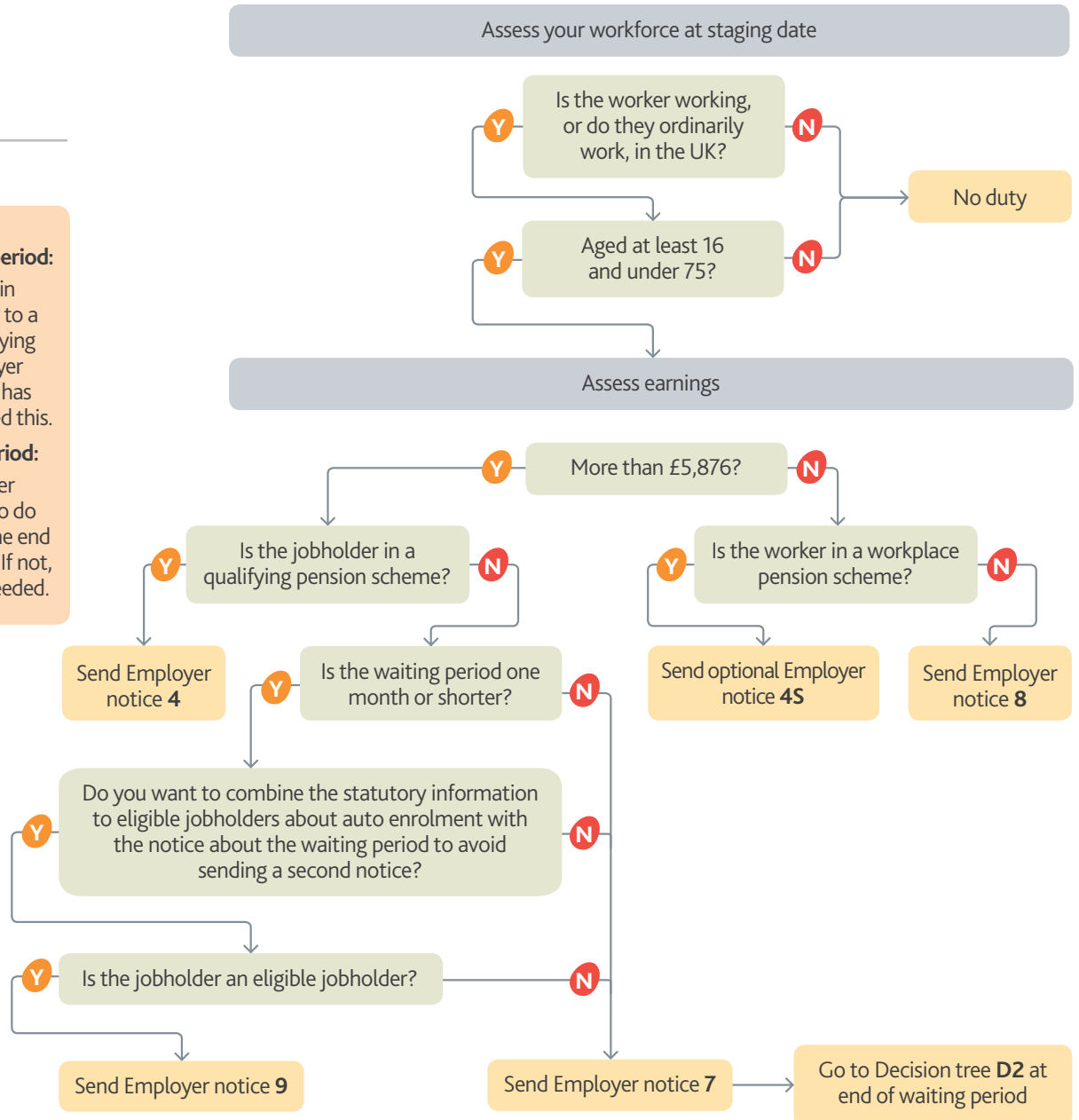
During the waiting period:

If there is any change in status from jobholder to a worker without qualifying earnings, send Employer notice 3 if the worker has not previously received this.

After the waiting period:

If you've sent Employer notice 7 you should go do Decision tree D2 at the end of the waiting period. If not, no further action is needed.

Waiting period starts



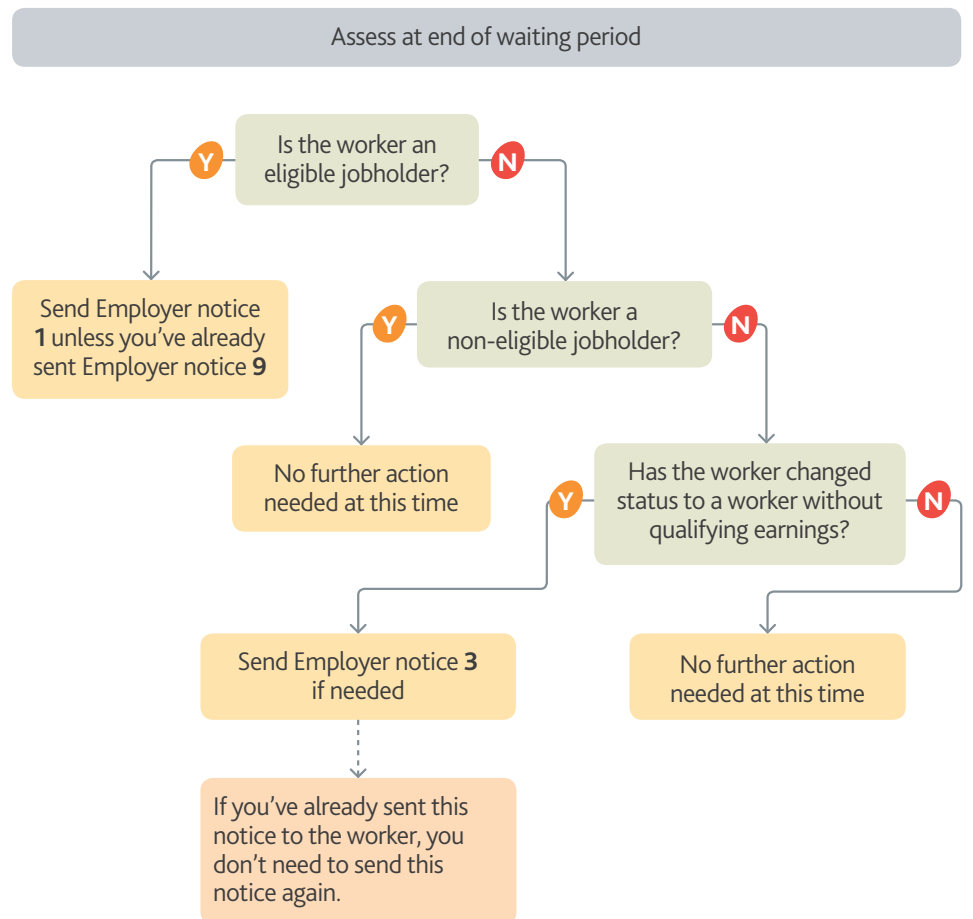
Note that *Employer notice 9* should only be used if you're sure that a worker will be an eligible jobholder at the end of your waiting period. You'll still need to assess the worker at the end of the waiting period to ensure they are an eligible jobholder. If they are, you won't need to send any further communications.

Tailored route – step 2

Decision tree

D₂

Waiting period ends



Part 2

**Find the right employer notices
to send after your staging date
or as workers become eligible**

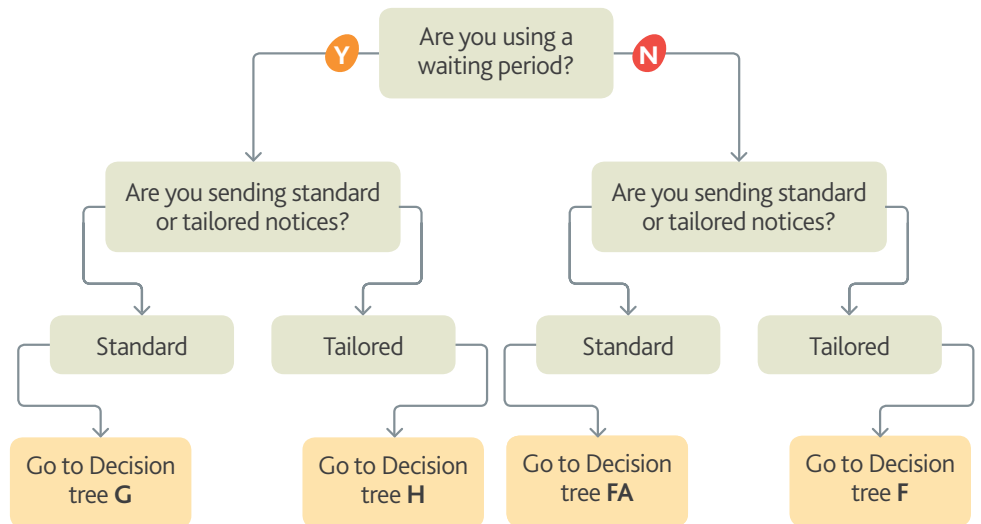


Employing a new worker

Decision tree

E

Start here



Which notices should you use?

Standard notices can be used to provide only the minimum information required by law to your workers. Using them can reduce the number of different letters you need to send.

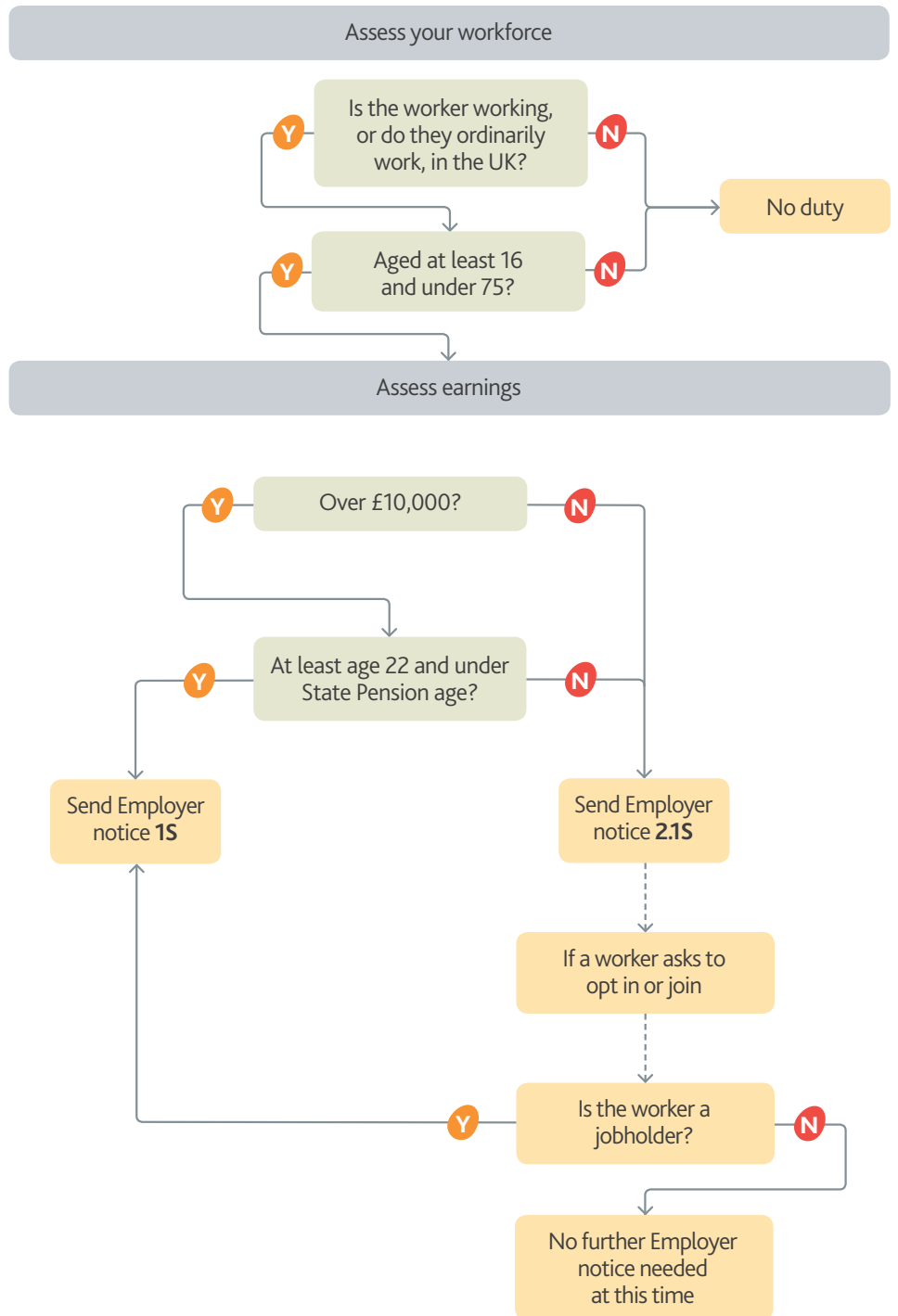
Tailored notices provide information designed specifically for each category of worker. Some of these notices provide more than the minimum information required by workplace pension law. Your workers might find this additional information helpful to understand their new pension rights.

Standard route

Decision tree



No waiting period

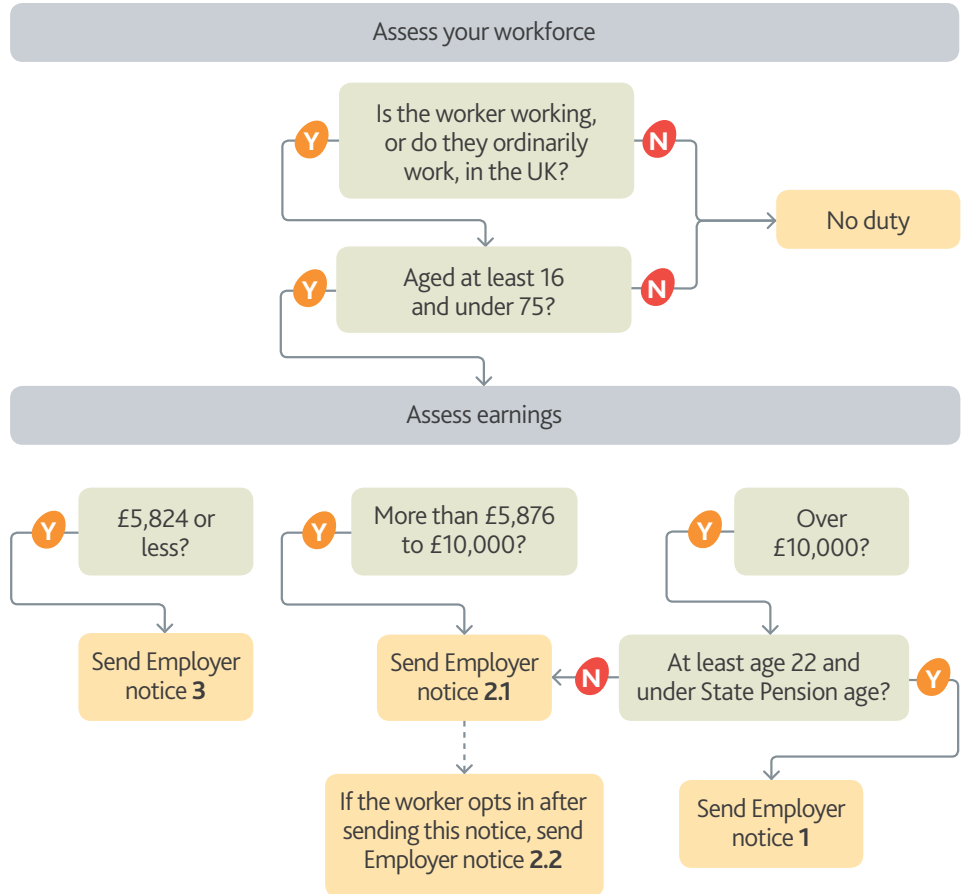


Tailored route

Decision tree

F

No waiting period

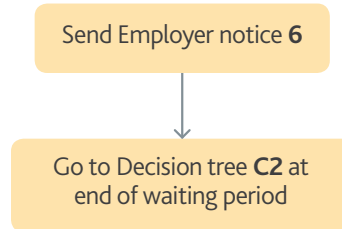


Standard route

Decision tree

G

Waiting period starts

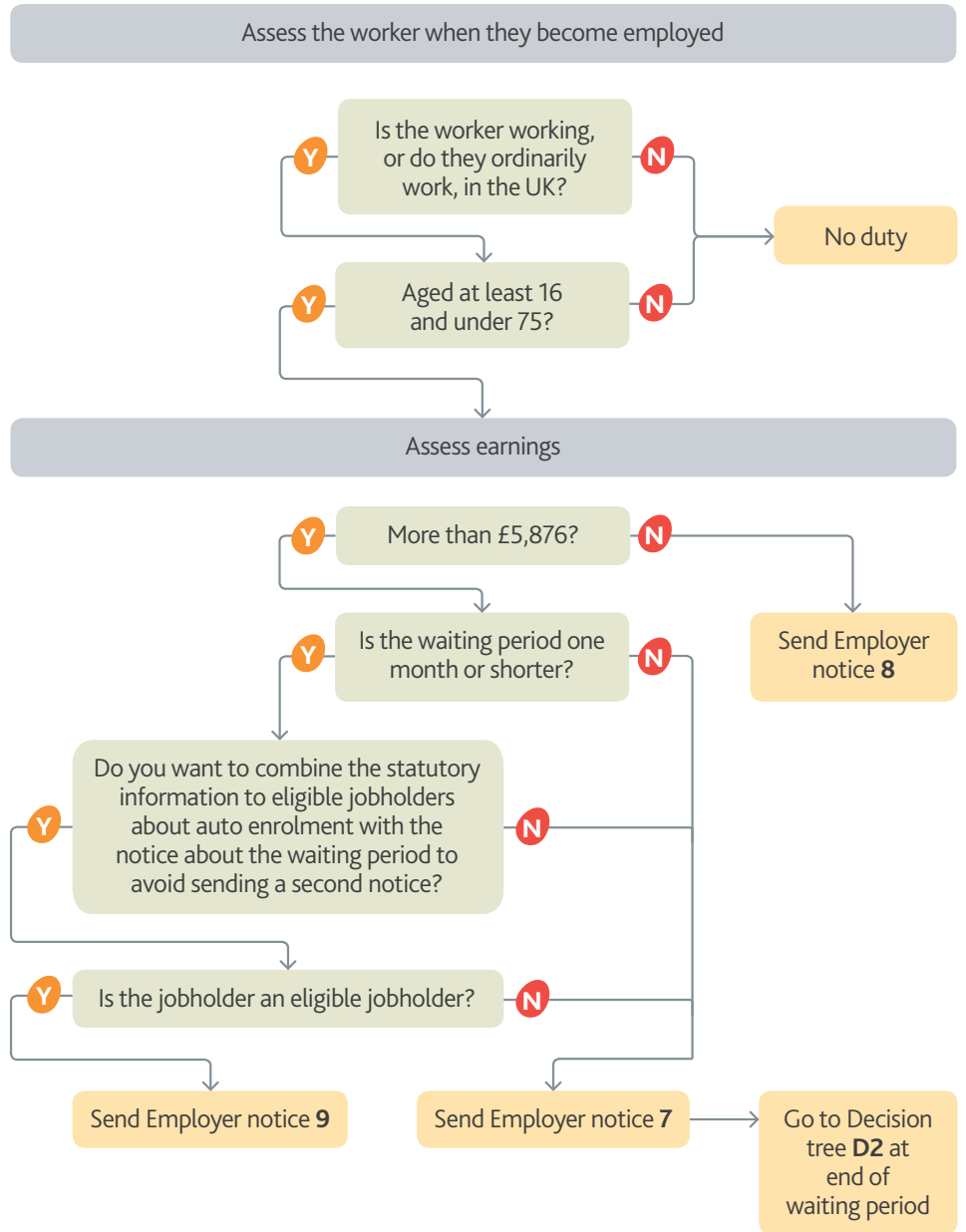


Tailored route

Decision tree

H

Waiting period starts



Automatically enrolling a worker who's become an eligible jobholder

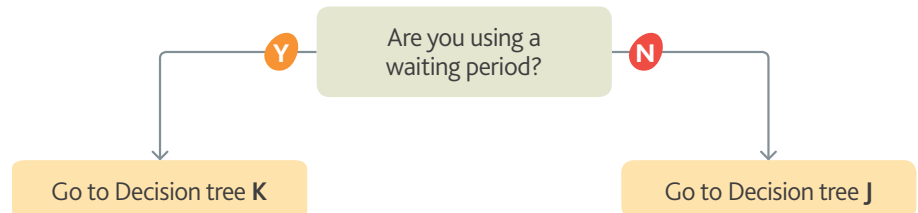
Decision tree



You can't use this tree if either of the following apply:

- The worker is already in a waiting period. In this instance you must let the existing waiting period run its course and then take action as appropriate at the end of the waiting period.
- The worker is being automatically re-enrolled not automatically enrolled.

Start here

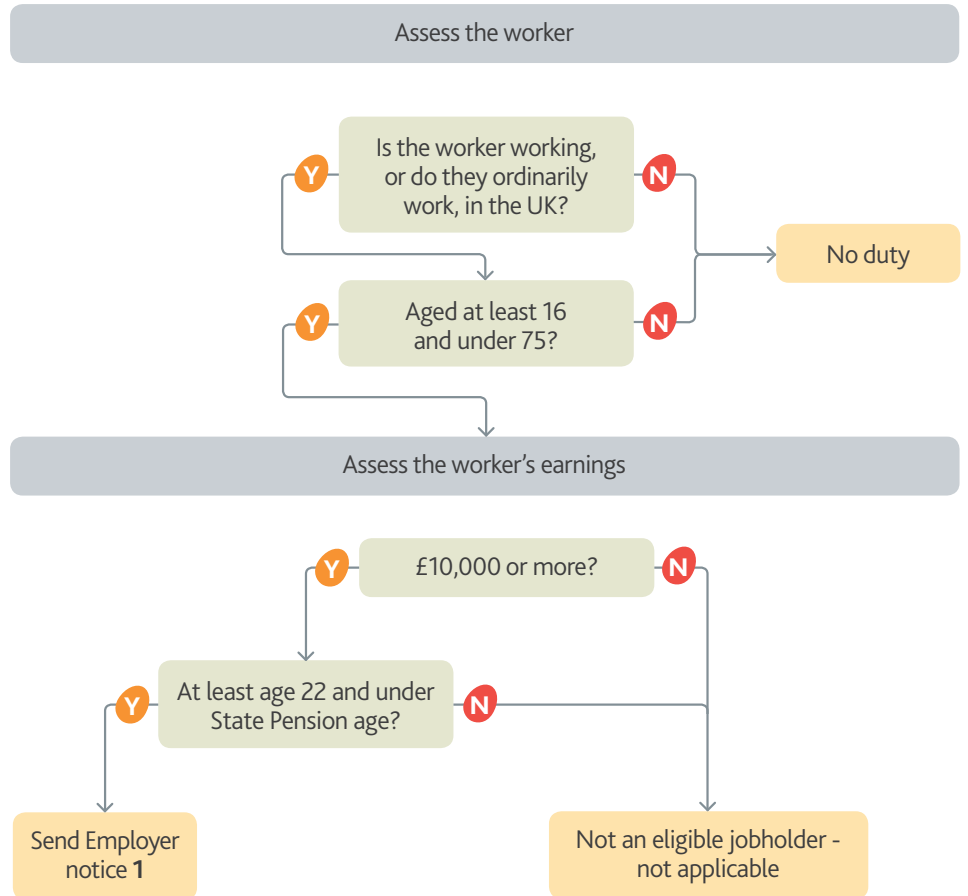


Standard route

Decision tree



No waiting period

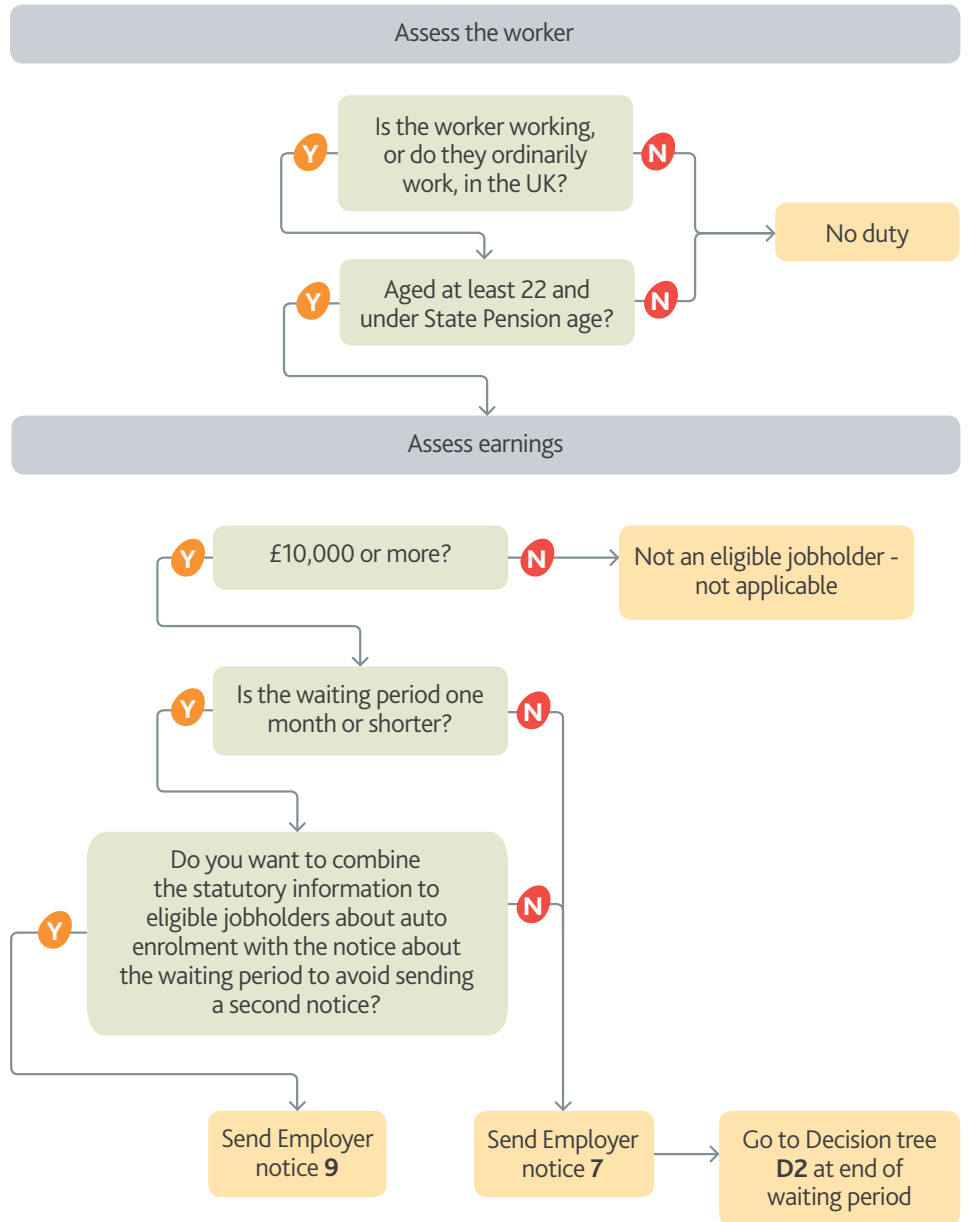


Standard route

Decision tree

K

Waiting period starts

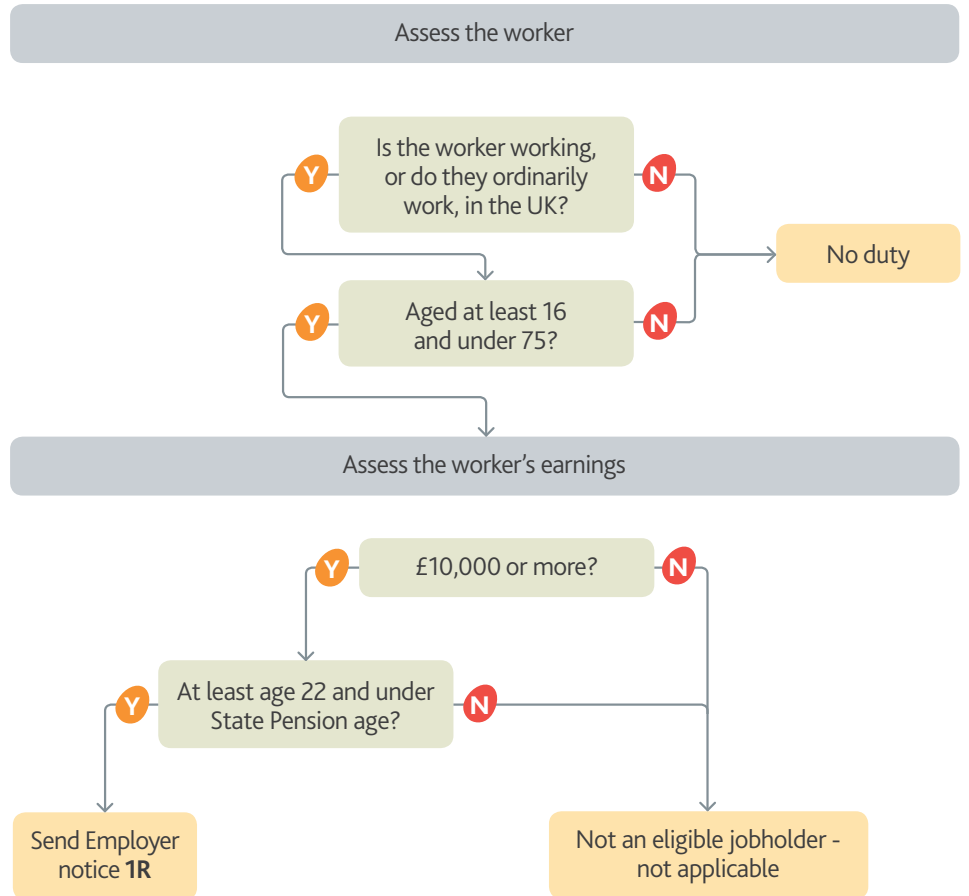


Re-enrolment

Decision tree



Every three years



Part 3

Using our templates



How to use our templates

The notice templates are all in our **Employer notice templates** (DOC). We've put these in a separate Microsoft Word document so that it's easier for you to copy and edit the content.

Once you've used the decision trees in Part 1 or 2 to decide which employer notices apply to you and your workers, you'll need to fill in the missing information into the templates. These are details that are specific to your organisation and your individual workers.

The details that you need to either fill in or select are clearly highlighted in red in the templates.

For example, you'll need to insert the names of your workers or use 'Dear colleague' where The Pensions Regulator allow this. You may also need to enter the contribution level and earnings basis you're using to calculate employer and worker contributions. If you're not asking your workers to pay contributions, you can amend the templates to reflect this. Other details you may need to enter include the name of the contact person at your organisation, who your workers can direct any questions to.

You should also take care with the sections in the **Employer notice templates** (DOC) that refer to the worker qualifying for tax relief. If the worker hasn't given you a National Insurance number and has no valid reason for not giving this to you, we won't be able to claim tax relief for them. In this case you should delete the parts of the employer notice template that tell the worker they'll be eligible for basic rate tax relief and that their contributions will be topped up by the government, as this won't apply to them.

We've designed these employer notices to make it easier for you to tell your workers about the workplace pension arrangements you've made. The aim is to help you to meet your legal duty to let all your workers know about what it means for them. However, the responsibility to ensure the statements and dates are correct rests with you.

These notices can only be used in their current form if you're using NEST as your sole scheme for workers who aren't already in a qualifying scheme.

If you're not using NEST at all, you shouldn't use these notices.

Here's the information to add into the templates no matter which ones you're using:

- the date
- worker's name
- worker's home address or email address
- the name and contact details of someone in your organisation that your workers can contact if they have any questions about their enrolment or contributions
- your name and signature or the name and signature of the person acting on your behalf.

Here's the information to add or select specifically for the following templates:

➤ **Employer notices 1 and 1S**

- the date the worker will be automatically enrolled
- whether the worker will need to make contributions
- how contributions will change up to 2019
- whether tax relief will be claimed
- how you're calculating contributions and what that means
- what you'll pay in employer contributions and when
- what the worker will pay and when
- how the contributions will be deducted.

➤ **Employer notice 1R**

- the date the worker will be automatically re-enrolled
- whether the worker will need to make contributions
- how contributions will change up to 2019
- whether tax relief will be claimed
- how you're calculating contributions and what that means
- what you'll pay in employer contributions and when
- what the worker will pay and when
- how the contributions will be deducted.

➤ **Employer notice 2.1**

- how the worker can opt in or join
- whether the worker will pay contributions too
- how contributions will change up to 2019
- how you're calculating contributions and what that means.

➤ **Employer notice 2.1S**

- how the worker can opt in or join
- whether the worker will pay contributions too
- how contributions will change up to 2019
- how you're calculating contributions and what that means
- whether you're going to contribute for workers without qualifying earnings
- whether workers without qualifying earnings can make their member contributions through you or if they'll have to do this directly with NEST.

➤ Employer notice 2.2

- the date the worker will be enrolled
- whether the worker will need to pay contributions too
- whether tax relief will be claimed
- how you're calculating contributions and what that means
- how the worker can opt back in if they opt out.

➤ Employer notice 3

- whether you're going to contribute
- how the worker can opt in
- whether the worker can make their member contributions through you or if they'll have to do this directly with NEST.

➤ Employer notices 4 and 4S

- the date you're required to provide a workplace pension scheme
- the name of your existing pension scheme.

➤ Employer notices 5, 6, and 8

- when workers will start being automatically enrolled
- when and how the worker can opt in or choose to join NEST
- whether you're going to contribute.

➤ Employer notice 7

- when workers will start being automatically enrolled
- whether the worker will need to pay contributions too
- when and how the worker can opt in or choose to join NEST
- whether you're going to contribute.

➤ Employer notice 9

- the date the worker will be automatically enrolled
- whether the worker will need to make contributions
- how contributions will change up to 2019
- whether tax relief will be claimed
- how you're calculating contributions and what that means
- what you'll pay in employer contributions and when
- what the worker will pay and when
- how the contributions will be deducted.

➤ Employer notice 10

- the date you're required to provide a workplace pension scheme
- name of your existing pension scheme.

When to use our templates

By law, you should send statutory information to an eligible jobholder no later than six weeks after their auto enrolment or re-enrolment date. This is the date they become eligible for auto enrolment. When you're using a waiting period the timeline will begin at their postponed auto enrolment date.

By law, you should send statutory information to non-eligible jobholders no later than six weeks after their enrolment date. This date depends on when the opt-in notice was received. The enrolment date should be the first day of the next pay period for this jobholder following the date their notice was given to you. If your payroll arrangements have closed for that pay period, the enrolment date will be the first day of the second pay period following the date their notice was given to you.

However, we require you to send the information to each jobholder before you enrol them. We do this because it simplifies the administration of enrolment and opt-out. By asking you to confirm that you've already sent each jobholder this information when you enrol them, we can be certain that their opt-out period begins when we send them their NEST welcome pack. This means we can clearly state the opt-out period's start and end dates.

Table of employer notices

You'll find all these notices in our **Employer notice templates** (DOC).

Employer notice 1	A tailored notice for eligible jobholders who must be automatically enrolled into NEST.
Employer notice 1S	An alternative standard notice for eligible jobholders who must be automatically enrolled and non-eligible jobholders who have opted in to NEST.
Employer notice 1R	A standard notice for eligible jobholders who are being automatically re-enrolled at your re-enrolment date.
Employer notice 2.1	A tailored notice for non-eligible jobholders who can opt in to NEST.
Employer notice 2.1S	An alternative standard notice for non-eligible jobholders who can opt in to NEST and workers without qualifying earnings who can ask to join NEST.
Employer notice 2.2	A tailored notice for non-eligible jobholders who have opted in to NEST.
Employer notice 3	A tailored notice for workers without qualifying earnings – also known as entitled workers – who can join NEST.
Employer notice 4	An optional notice for eligible and non-eligible jobholders who are already members of a qualifying pension scheme.
Employer notice 4S	An optional notice for workers without qualifying earnings who are already members of a workplace pension scheme. This can also be used as an alternative optional notice for eligible and non-eligible jobholders who are already members of a qualifying pension scheme.

Employer notice 5	A standard notice explaining that you're using a waiting period. This is sent out to workers when you haven't assessed the type of workers they are. Workers who are existing members of a qualifying pension scheme should be included in the list of recipients for this notice. If you don't want to include them, you can use <i>Employer notice 6</i> .
Employer notice 6	A standard notice explaining that you're using a waiting period. This is sent out to workers when you haven't assessed the type of workers they are. Use this notice if you don't want to inform workers who are existing members of a qualifying pension scheme.
Employer notice 7	A tailored notice explaining that you're using a waiting period. This is sent out to eligible or non-eligible jobholders who aren't already existing members of a qualifying pension scheme.
Employer notice 8	A tailored notice explaining that you're using a waiting period. This is sent out to those of your workers who you've assessed to be workers without qualifying earnings – also known as entitled workers – who aren't already existing members of a qualifying pension scheme.
Employer notice 9	A tailored notice explaining that you're using or have used a short waiting period. This is sent out to eligible jobholders who aren't already existing members of a qualifying pension scheme. This notice also contains the statutory information which you must provide to eligible jobholders who are about to be automatically enrolled into NEST.

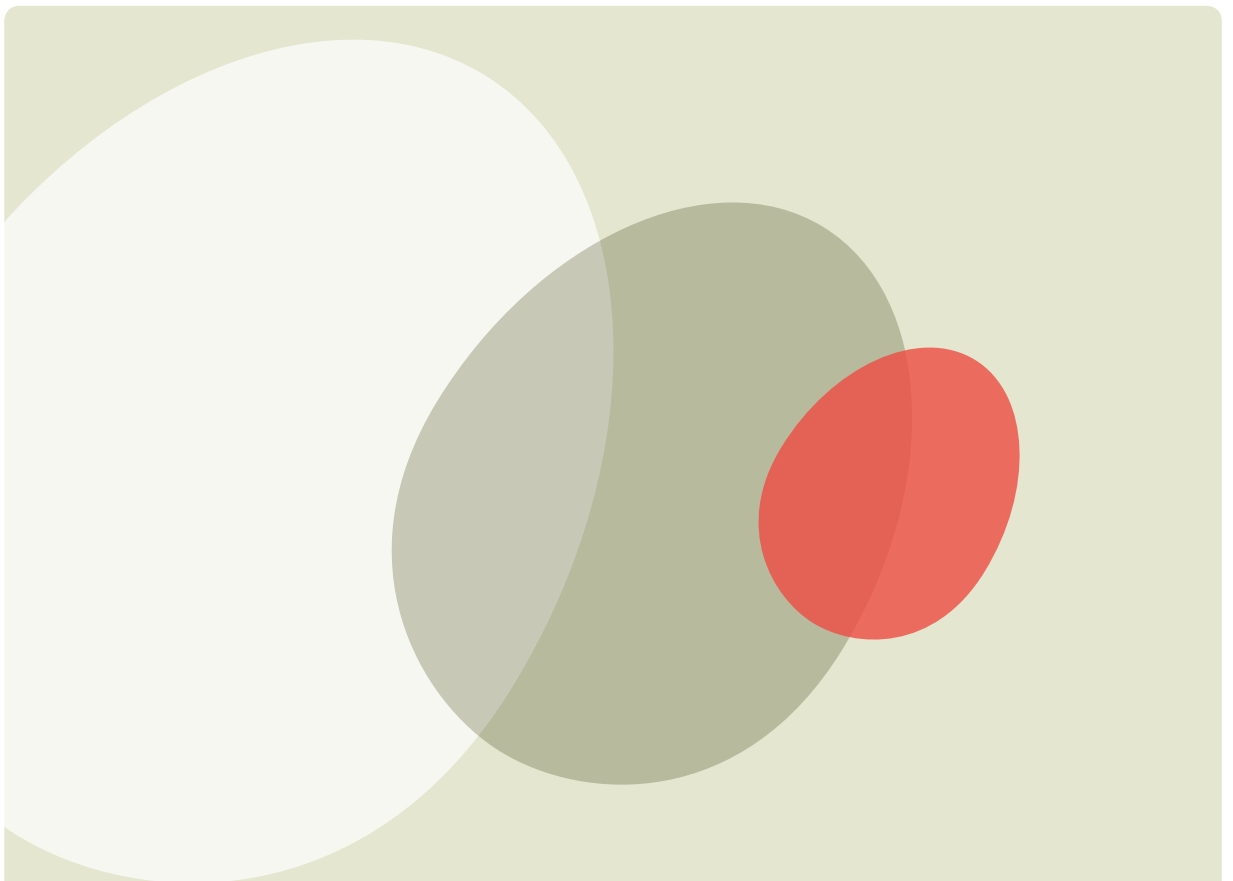
About this version

Version history

Version	Date	Comments
1.0	10 October 2012	First version produced for employers use
2.0	5 April 2013	Figures updated for the 2013/2014 tax year
3.0	31 March 2014	Figures updated for the 2014/2015 tax year
4.0	26 September 2014	Copy refresh to employer notices
5.0	17 June 2015	Figures updated for the 2015/2016 tax year Revised for additional standard notices Templates removed and links added to <i>Employer notice templates</i> MS Word document
6.0	6 April 2016	Figures updated for the 2016/2017 tax year
7.0	6 April 2017	Figures updated for the 2017/2018 tax year

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

nestpensions.org.uk/contactus



**Find out more online at
www.nestpensions.org.uk**

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