

Self-employed checklist



I'm self-employed – can I sign up for NEST?

Not every self-employed person or single person director can enrol themselves into NEST. To find out whether you can sign up, complete our checklist. You'll be asked to confirm this information when you sign up for NEST, so it's worth making sure you qualify first.

Please complete all four sections of the checklist.

1 Your self-employment

I'm self-employed

This means you're working in a trade, business, profession, office or vocation but you're not employed by someone else in respect of that employment.

This usually means you have Schedule D tax status from HMRC. For further help understanding whether you're self-employed including basic checks and other help see [gov.uk/working-for-yourself](https://www.gov.uk/working-for-yourself)

I'm a single person director

This means:

- you're the only director of a company
- you're employed by the company through a contract of employment
- the company doesn't employ anyone else through a contract of employment.

'Company' can mean any corporate body.

If the company employs anyone else through a contract of employment, you can't enrol yourself into NEST. See *What if I employ other people?* overleaf.

I'm neither of these

Note:

If you aren't self-employed or a single person director you won't be able to enrol in NEST.

2 Your age

I'm aged at least 16 and under 75

I'm younger or older than this

(You won't be able to enrol yourself in NEST if you tick this box)

3 Working in the UK

I work or ordinarily work in the UK

To be enrolled into NEST you need to ordinarily work in the UK. This means you're paid in British pounds, make National Insurance contributions and reside in the UK.

I don't work in the UK

If you don't work in the UK, you won't be able to enrol yourself in NEST.

4 Social and labour laws

I'm not subject to the social and labour laws of a European Economic Area (EEA) country other than the UK

I'm only subject to the social and labour laws of the UK.

I'm subject to the social and labour laws of another EEA country

You can't join NEST if you're subject to the social and labour laws of another EEA country other than the United Kingdom. If you are subject to UK tax and national insurance rules, this probably doesn't apply to you.

If you're unsure about any of the above, you should get independent financial or legal advice.

What if I employ other people?

NEST is set up to be easy for employers to use. Here's what you need to do if you employ other people.

Self employed

If you're self-employed and employ other people, the pension duties will apply to you.

You'll need to sign up to NEST or another scheme and enrol your workers. You can also enrol yourself as a self-employed member.

If you don't employ anyone now but will do in the future you'll need to sign up to NEST or another scheme as an employer to enrol workers.

For more information on your duty date visit [The Pensions Regulator website](#).

Single person director

If your company employs someone else you don't qualify to join NEST as a single person director.

Because you employ someone, the pension duties will apply to you. You'll need to sign up to NEST or another scheme and enrol yourself and your workers.

Find out more in the [NEST for employers](#) section of our website.

You can still sign yourself up as a self-employed member as long as your company does not employ anyone else under a contract of employment. If your company employs other people in the future, employer duties will apply to you and to your workers.

For more information on your duty date visit [The Pensions Regulator website](#).