

# Payroll and Auto Enrolment Services

Against a backdrop of increasing state pension costs and an ageing population, UK employers are now underway with the automatic enrolment of employees into workplace pension schemes.

There are exceptions to this date in some limited circumstance or where a new payroll scheme is set up (in this circumstance the staging date may be up to 4 years after the date of commencement).

Employers are required to comply with the rules by a date known as a 'staging date'. These dates have been set with reference to workforce size as at April 2012.

## There are five payroll/auto enrolment service options for clients who use our payroll services

Service level	Service overview	Service description
1	Payroll Services	This service is designed for all employers who will be dealing with all aspects of their AE responsibilities themselves. The payroll is processed and an AE feeder report is produced and supplied by the Payroll Team for the employers to upload to their respective pension provider.
2	Payroll Services (including employee communications)	This service is designed for employers who do not require MHA Moore and Smalley's advice on their AE options and are themselves going to put in place (or already have in place) a qualifying workplace pension scheme. In addition to the payroll services above appropriate AE employee communications can be provided to the employer for them to distribute to their employees, (it remains the responsibility of the employer to deal with the timely distribution of such communications and monitoring of employee opt in and opt outs).
3	Payroll Services (including monitoring)	This service is designed for employers who do not require MHA Moore and Smalley's advice on their AE options but wish to utilise a level of administration service. In addition to the services detailed in Option 2, MHA Moore and Smalley will monitor employee opt in and opt out requests and upload pension scheme feeder reports.
4	Payroll Services (including NEST set-up)	This service is designed for employers who do not require MHA Moore and Smalley's advice on their AE options, but wish to have an administration service and have the payroll services team set-up their pension scheme with NEST. In addition to the services detailed in option 3, MHA Moore and Smalley will use NEST as the default pension scheme, they will not provide advice in respect of the suitability of the scheme and it remains the employers responsibility to ensure that any scheme meets AE requirements. MHA Moore and Smalley will also complete and submit the Declaration of Compliance to The Pension Regulator on the employer's behalf upon their written authorisation. Please note this does not include the re-declaration of compliance which must be submitted every 3 years.
5	Financial Planning and Payroll Services Package	This service is designed for those employers who require advice and support on their AE options and management, and provision of their payroll services. MHA Moore and Smalley can provide independent financial advice through our expert Financial Planning Team in designing, selecting and implementing a qualifying workplace pension scheme from the marketplace, reviewing any existing employer pension scheme arrangements, liaising with both the employer and their employees on all aspects of AE.

### Chartered accountants & business advisers

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