

**November 2018**

## **Auto-enrolment changes from April 2019**



We are writing to remind you that, from April 2019, the minimum contributions to a qualifying defined contribution (DC) auto-enrolment scheme will increase.

**Complying with auto-enrolment duties is an employer's responsibility and you should make sure you understand what you need to do.**

These contributions increases won't apply to your organisation and you won't need to take any action if any one of the following points applies:

- You use a defined benefit (DB) scheme to meet your auto-enrolment duties;
- You don't have any staff in a pension scheme for automatic enrolment;
- You are already paying above the increased minimum amounts.

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### **What you need to know**

The Government's minimum contribution requirement to a qualifying DC auto-enrolment scheme is based on 'qualifying earnings' (for 2018/19, these are earnings between **£6,032** and **£46,350**).

The minimum contributions are:

Date	Employer minimum contribution	Total minimum contribution
Currently (to 5 April 2019)	2%	5% (including 3% staff contribution)
6 April 2019 onwards	3%	8% (including 5% staff contribution)

In some circumstances, you may have decided to base minimum contributions on different elements of staff pay and 'self-certify' that your scheme meets the minimum standards. If this is the case, you will need to apply different increases.

You can find further information in our 'AE Contribution Rates' document, available on our [website](#).

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### What you need to do

The Pensions Regulator has powers to impose fines and take court action for non-compliance. Full details and more information can be found on The Pensions Regulator's [website](#).

You should discuss this change with your internal HR and payroll teams to determine whether an increase in contributions will be required for your organisation.

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### Where can you get further information?

If you have a DC scheme with TPT, we will contact the primary payroll contact for your account on our records shortly, to confirm how you should notify TPT Retirement Solutions of any changes to the contribution rates in place.

Full details and more information can be found on The Pensions Regulator's [website](#).

If you would like to discuss this email, please get in touch with our Employer Support Team by email or telephone:

Email: [auto.enrolment@tpt.org.uk](mailto:auto.enrolment@tpt.org.uk)

Tel: **0113 394 2770**

Yours sincerely,



**Heather Quelch**

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