



# The Athelstan Trust

## Pensions Auto-Enrolment Policy

Date of review	Approved by	Date of Approval	Next review	Website
Feb 25	Staffing Committee	6 <sup>th</sup> March 2025	Feb 27	Y

- Purpose:** This policy is intended to provide guidance on the operation of the pension scheme available to you during your employment with the Trust as set out in your contract of employment. For teaching staff this is the Teachers' Pensions Scheme and for support staff the Avon/Wiltshire/Gloucestershire Pension Fund. For the purpose of this policy both are referred to as **the Scheme**. The policy reflects legislation which requires employers to automatically enrol employees who meet certain eligibility criteria into a qualifying pension scheme.
- Staging date:** Is the date notified to the Trust by the Department for Work and Pensions from when the Trust is required to auto-enrol staff in the Scheme.
- Eligibility:** Auto-enrolment applies to all employees aged between 22 and state pension age and earning over the earnings trigger (currently £10,000) as may be changed from time to time. Teaching staff are defined as those who undertake teaching work. Teaching work is defined by legislation as:
  - planning and preparing lessons and courses for pupils
  - delivering lessons to pupils
  - assessing the development, progress and attainment of pupils; and
  - reporting on the development, progress and attainment of pupils.Teaching staff may therefore include staff in the Central Team, including the Trust CEO.
- Non-eligible members of staff:** Irrespective of auto-enrolment eligibility the Trust will enrol all new members of teaching staff aged between 16 and 74 into the Teacher's Pension Scheme and support staff into the Avon/Wiltshire/Gloucestershire Pension Fund on commencement of employment in accordance with your contract (subject always to the rules of the Scheme).
- Auto-enrolment:** The Trust is legally required to automatically enrol eligible staff in the relevant Scheme.
  - **New starters:** All new members of staff will be automatically enrolled in the Scheme within one month of the commencement of their employment. Any new members of staff who wish to opt out must notify the Academy in writing in order that the appropriate forms can be submitted to the Scheme.
  - **Existing members of staff who are already members of the Scheme:** There will be no change for any member of staff who is already a member of the Scheme. You will remain a member of the Scheme unless you choose to opt out. You will be provided with written confirmation of your membership and details of how to obtain further information.
  - **Existing members of staff who are not members of the Scheme:** Any members of staff who are not currently members of the Scheme will be automatically enrolled by the Trust following the Staging Date.



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5..1 For teachers this will apply to staff who have:

- (a) previously opted out;
- (b) commenced a part-time contract before 01 January 2007, did not make a part-time election and have continued in that contract (without taking up another post which would have led to the need to contractually enrol them);
- (c) staff on ill health retirement pre 01 April 1997 from when they reach age 60 or cease to be incapacitated, whichever is the earliest; or
- (d) become re-employed before 01 January 2007, did not make an Elected Further Employment election and have continued in that contract (without taking up another post which would have led to the need to contractually enrol them).

5..2 For support staff this will apply to staff who have;

- (a) not opted in

6 **Re-enrolment:** The Trust will repeat the exercise of auto-enrolment every three years from the Staging Date with any eligible employee who is not a member of the Scheme at the time. This will include employees who have opted out.

7 **Opting out:** Should you wish to opt out of the Scheme then teachers must contact the Teachers' Pension Scheme via their website and support staff must contact the Local Government Pension Scheme to obtain an opt out notice. If you wish to remain opted-out you will need to repeat this process every three years each time you are re-enrolled into the Scheme. If you have opted out but change your mind and wish to join the Scheme you can either wait until the next re-enrolment date when the Trust will enrol you, or alternatively, you must contact the Scheme administrator and elect to opt-in.

8 **Information:** The Trust will provide you with information regarding your pension and direct you to additional sources of information on the Scheme's website. If you have been automatically enrolled in the Scheme you will be notified in writing and provided with the following information:

- the enrolment date;
- details of the Scheme and contact information;
- amount of contributions;
- any tax relief; and
- confirmation of your right to opt out and how to do so.

9 **Advice:** The Trust cannot offer any advice or guidance in relation to your pension rights or entitlements so that you must seek your own advice

10 **Personal Data:** You understand and agree that the Trust will pass your personal details (being all information relevant to your enrolment and membership in the Scheme) to the Scheme administrator and will maintain certain records for the purpose of enrolment and membership of the Scheme.