



ECCLESFIELD PARISH COUNCIL

Serving the Community since 1894

DRAFT PENSIONS POLICY

Under the Pensions Act 2008, every employer in the UK must put certain staff into a qualifying workplace pension scheme and contribute towards it. This is called 'automatic enrolment'.

In compliance with the above Act, this policy sets out the details of the pension arrangements for employees of Ecclesfield Parish Council ('Parish Council'):

The law requires that an employee will be automatically enrolled into a workplace pension scheme by their employers if in 2022/23:

- They are over the age of 22.
- Earning at least £10,000 and
- Under state pension age.

The Law also requires that if an employee earns in 2022/23:

- between £6,240 and £10,000 (inclusive) and aged at least 16 and under 75 they won't be automatically enrolled into their employer's workplace pension scheme but have the right to opt-in.
- less than £6,240 and aged at least 16 and under 75 they will not be automatically enrolled into their employer's workplace pension scheme but employers have the discretion to opt them in.

It is the Parish Council's policy that all employees aged at least 16 and under 75 have the right to join the Council's workplace pension scheme even if their annual earnings are below £6,240.

If an employee exercises their right to join a pension scheme, the Council's workplace pension scheme is that provided by South Yorkshire Pensions Authority ('SYPA'), which is a 'Qualifying Scheme'.

The Council will then enrol the employee into the scheme and make an 'employer' contribution to it. This employer contribution is in addition to the employee's contribution. Both the employee and employer contributions to the Council's work-based pension scheme will be in accordance with the agreed SYPA Contribution Pay Bands.

Employee pension contributions are deducted from the monthly pay (18th Month) and sent to SYPA at the end of the relevant month.

An employee has the right to opt-out of the employer's workplace pension scheme in certain circumstances. Any employee who wishes to opt-out must notify the Clerk (or the Chairman of the Staffing Committee where it relates to the Clerk) of their intention as soon as possible.

Staff are made aware of this the Council's Pensions Policy.

Adopted by Council XX.XX.2022

Review date: XX.XX. 2024

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