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Types of enrolment



Contractual Enrolment

The Scheme operates “contractual enrolment” whereby employees who are eligible for membership of the Scheme are enrolled immediately on starting work or commencing a new contract of employment.

Since 1 January 2007 all full and part-time teachers under the age of 75 automatically join the Teachers’ Pension Scheme as soon as they are employed.

Contractual enrolment - requires the workers consent to join the pensions scheme which is often obtained via the terms of the workers employment contract (this includes the authority to deduct pension contributions from the worker’s salary)

These members have the right to opt out of the Scheme within 3 months of joining and any contributions deducted will be refunded.

There are also categories of employment where the jobholder is not contractually enrolled but may elect to join the Scheme. Depending on the job and the employer the jobholder may require their employer’s consent to make such an election. (Further information can be found in the [HR guide](#)).

On top of this, employers must also comply with the requirements under “Automatic Enrolment”.

Automatic Enrolment

Automatic Enrolment - does not require the workers consent to join the pension scheme and its terms are set out in the Pensions Act 2008 and associated regulations (as amended).

Automatic Enrolment applies through overriding legislation and augments contractual enrolment in the Scheme. You must automatically enrol any Eligible Jobholder who is not already an active member of the Teachers’

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Pension Scheme, either from the Automatic Enrolment date, or from the end of the postponement period.

Automatic Enrolment Guidance

Detailed guidance of the employers' duties with regards to Auto Enrolment can be found on the [Pensions Regulator's website](#), including information about postponement and transitional delay, which ended on 30 September 2017.

However, the [HR guide](#) provides brief details on how Automatic Enrolment applies to employees in the Scheme. Please note that, should there be a discrepancy between this document and the guidance from the Pensions Regulator, the guidance from the Pensions Regulator should be followed.

There is a requirement to monitor employees who do not meet the automatic enrolment criteria at the point of assessment and enrol them when they do meet the criteria and again further information can be found in [HR guide](#).

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