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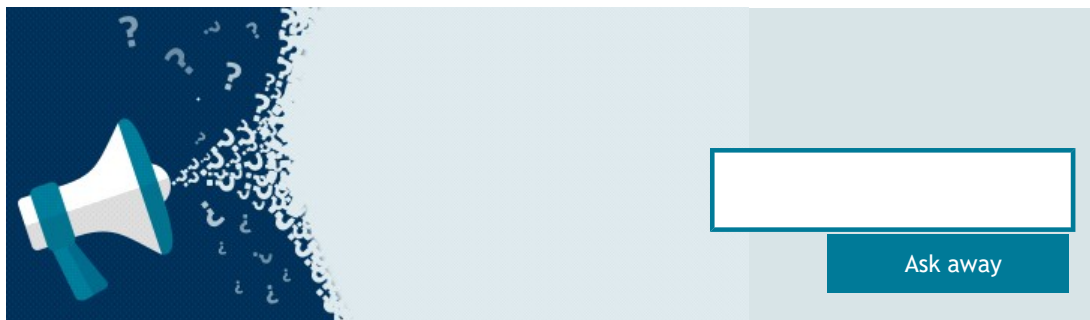
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Ask away

Popular Questions

Some questions keep being raised. So we've compiled a list of the most frequently asked ones - along with their answers.

Frequently Asked Question 1: What is Auto Enrolment?

Answer:

Changes to pension law now affects all employers in the UK as employees must automatically enrol into a workplace pension scheme.

The Teachers' Pension Scheme is the scheme for teachers and lecturers who ordinarily work in the UK. Employees may choose to 'opt out' of the Scheme, but only after they have been enrolled by you.

The Staging Date for the largest employers started in 2012, with other employers coming on board at Staging Dates to 2018. A further requirement of Auto Enrolment is that employers re-enrol those who have opted out every three years.

Information provided by us is to assist the employer with their duties in respect of teachers and the Auto Enrolment of existing teachers who are eligible jobholders and are not currently in the Scheme.

Our information makes reference to the employer's staging date. However, the employer can bring the staging date forward by contacting the Pensions Regulator at least one month before the earlier staging date at customersupport@autoenrol.tpr.gov.uk ([This link opens in a new window](#))

The employer's enrolment duties can be postponed by up to 3 months and/or you can apply transitional delay to 30 September 2017, thereby postponing Auto Enrolment until 1 October 2017.

Detailed guidance to the employers' duties can be found on the Pensions Regulator's website, including information about postponement and transitional delay.

Frequently Asked Question 2: What if I identify an underpayment or an overpayment?

Answer:

In the case of an underpayment you don't need to do anything except note this on your form. Upon receipt and reconciliation of the audited EOYC, we'll contact you regarding the process for making an End of Year payment.

In the case of an overpayment you don't need to do anything except note this on your form. Upon receipt and reconciliation of the audited EOYC, we'll contact you regarding recovery of this amount.

Frequently Asked Question 3: What's the End of Year Certificate (EOYC) process?

Answer:

The EOYC is an annual audit exercise undertaken by employers to provide assurance to the Secretary of State that the contributions collected and submitted are correct.

Frequently Asked Question 4: Do I still need to submit an End of Year Certificate (EOYC)?

Answer:

Yes. All employers are still required to complete an annual EOYC.

Frequently Asked Question 5: What does scheme valuation do?

Answer:

The valuation is the process by which scheme costs are measured and managed. It assesses the long-term cost of providing pensions and other benefits to members of each public service pension scheme and determines the appropriate employer contribution rates going forward.

Frequently Asked Question 6: Why has the cost to schools gone up if schemes have been r

Answer:

Costs relating to member experiences have fallen as a result of reforms, however member costs are just one factor used to determine the cost of the Scheme.

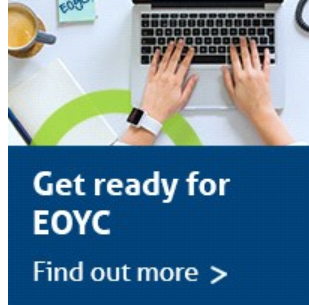
The cost of providing pensions is determined by a number of factors, including key assumptions on the 'discount rate'. Future payments are discounted using the 'discount rate' to provide a cost of providing benefits in today's terms. If the discount rate is reduced it means that the cost today, to provide benefits in the future, increases.

HM Treasury reduced the discount rate for public service pensions to reflect the lower expected future growth in the economy.

Haven't found the answer?

➤ [Contact Us using one of these options](#)





Latest News

The latest policy updates and announcements about the scheme and the news that affects it:

- [➤ Latest factor changes](#)
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