



**“Here to protect the Rural Character and Environment of the Village
and to promote Kewstoke as a pleasant place to live”**

KEWSTOKE PARISH COUNCIL

Workplace Pension Scheme Policy.

Ref KPC015

Introduction

The Parish Council operates a workplace Pension scheme in accordance with current Government legislation.

As an employer The Parish Council will provide a workplace pension scheme. This is called ‘automatic enrolment’.

Automatic Enrolment

The Parish Council automatically will enroll employees into a pension scheme and make contributions to your pension if all of the following apply:

- you’re classed as a [‘worker’](#)
- you’re aged between 22 and [State Pension age](#)
- you earn at least £10,000 per year
- you usually (‘ordinarily’) work in the UK.

The Parish Council uses the National Employment Savings Trust (NEST) as its occupational pension provider.

Employees who are entered into this scheme are entitled to opt out,

The Parish Council will not automatically enroll an employee if any of the following criteria apply

- you've already given notice to the Parish Council that you're leaving your job, or they've given you notice
- you have evidence of your lifetime allowance protection (for example, a certificate from HMRC)
- you've already taken a pension that meets the automatic enrolment rules and the Parish Council has arranged it
- you get a one-off payment from a workplace pension scheme that's closed (a 'winding up lump sum'), and then leave and rejoin the same job within 12 months of getting the payment
- more than 12 months before your staging date, you left ('opted out') of a pension arranged through by the Parish Council.
- you're from an EU member state and are in a EU cross-border pension scheme

Employees are still entitled to join a workplace pension scheme which can be set up by the Parish Council noting; -

The Parish Council will not contribute towards the workplace pension if the following apply;

if you earn these amounts or less:

- £520 a month
- £120 a week
- £480 over 4 weeks

Contributions.

If an employee is enrolled in a workplace pension Scheme and the Parish Council contributes towards the Scheme the amount it will contribute is 3% of an eligible employee's annual salary.

The employee will contribute 5% of annual salary.

In the instance where an employee wishes to join a scheme arranged by the Parish Council and there is not a requirement for the Parish Council to contribute, an employee's contribution will be determined by the Workplace Pension schema in operation.

Adopted 01/06/2020
