

Terrington with Wiganthorpe and Ganthorpe Parish Council

PENSIONS POLICY

Introduction:

The Pensions Act 2008 requires all local councils to enrol “eligible jobholders” automatically into a qualifying pension scheme, to offer “non-eligible jobholders” (workers who are not eligible for automatic enrolment) the choice as to whether to opt into a qualifying scheme and “entitled workers” (workers who are entitled to join a non-contributory pension scheme) to request that the employer facilitates a non-contributory scheme.

Income brackets

The present limits (March 2021) for the above brackets are:

Eligible Employee	earnings in excess of £10,000 pa
Non Eligible Jobholders	earnings between £6,241 and £10,000 pa
Entitled Workers	earnings of £6,240 or less pa

It is not anticipated that the council will employ anybody other than Entitled Workers, so current policy is limited to this group.

Procedure

The council will, as part of the employment / induction procedure, make a written request of any new employee to enquire if they wish to contribute to a pension scheme.

If they do wish to contribute, then the council will enquire whether they –

- Have an established scheme they wish to contribute to
- Plan to arrange their own scheme
- Would like the council to make contribution arrangements for them

The council will make appropriate arrangements for any such Entitled Worker in line with their expressed wishes.

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Review January 2022