Auto-Enrolment Employer Checklist 2026/27

What a UK employer must do to meet workplace pension duties, in the order you will do it.

2026/27 figure	Amount
Earnings trigger (auto-enrol above this)	£10,000 a year
Qualifying earnings band	£6,240 to £50,270 a year
Minimum total contribution	8% of qualifying earnings, of which the employer pays at least 3%
Pension contributions deadline (deducted from pay)	22nd of the following month (19th if paid by cheque)

1. Get set up

- ☐ Work out your **duties start date** (the date your first member of staff started) and diarise the 3-year re-enrolment date.
- ☐ Choose a **qualifying pension scheme** that will accept auto-enrolment (for example NEST, NOW: Pensions or The People's Pension) and agree contribution dates with the provider.
- ☐ Make sure your payroll software can calculate pension deductions on qualifying earnings or your chosen basis.
- ☐ Complete the **declaration of compliance** with The Pensions Regulator (TPR) within 5 months of your duties start date.

2. Assess every worker, every pay period

Worker	What you must do
Eligible jobholder: aged 22 to State Pension age, earns over £10,000 a year, works in the UK	Automatically enrol into your scheme and pay contributions.
Non-eligible jobholder: aged 16 to 21 or State Pension age to 74, earns over £6,240 a year; or aged 22 to State Pension age earning £6,240 to £10,000	Not enrolled automatically. If they ask to join (opt in), you must enrol them and pay employer contributions.
Entitled worker: aged 16 to 74 earning under £6,240 a year	Not enrolled automatically. They can ask to join a pension scheme, but you do not have to pay employer contributions.

- ☐ Re-assess whenever pay, age or hours change. Pay can cross the trigger in a single pay period.
- ☐ Check every new starter on their first day of employment (your 'assessment date').
- ☐ You may postpone assessment for up to 3 months for new starters. Postponement cannot be used at re-enrolment.

3. Tell your workers

- ☐ Send each worker the written information TPR requires for their category (TPR publishes letter templates). Check the time limit in TPR's current guidance.
- ☐ Tell enrolled workers how to opt out. Refund any contributions taken if they opt out within the opt-out period.
- ☐ Do not encourage anyone to opt out or leave your scheme. This is an offence.

4. Pay contributions

- ☐ Deduct the employee's share from pay on every payday.
- ☐ Pay the employee deductions to the scheme by the **22nd of the month after** deduction (19th if paying by cheque).
- ☐ Pay the employer share by the date agreed with your provider.
- ☐ Keep the pension rate and thresholds in payroll up to date each April.

Example (monthly pay, qualifying earnings basis): pay of £2,500. Qualifying earnings = £2,500 less £520 = £1,980. At 3% employer and 5% employee: employer £59.40, employee £99.00 (gross, before tax relief). Use our free Excel contribution calculator to run this for each person.

5. Keep it going

- ☐ **Re-enrol every 3 years.** Choose a date within 3 months either side of the third anniversary of your duties start date. Re-enrol eligible jobholders who opted out or left within 6 weeks of your re-enrolment date.
- ☐ **Re-declare compliance** to TPR within 5 months of the re-enrolment date, even if you have nobody to put back in.

- [ ] Keep the records TPR requires, such as who was assessed, enrolled and opted out, and when. Most records must be kept for 6 years.
- [ ] Check your duties again if you take on your first employee, change pension provider, or are bought or merged.

Where to check

The Pensions Regulator: thepensionsregulator.gov.uk (employers). GOV.UK: gov.uk/workplace-pensions-employers. Thresholds are reviewed each tax year, so confirm the current figures before you rely on them. This checklist is general information, not legal or financial advice.